



**The  
Information  
Bureau, Inc.**

P. O. Box 49  
Mountain City, TN  
37683-0049

(423) 727-3001  
(423) 727-3002 FAX

Internet  
<http://www.tib.com>  
e-mail  
[custserv@tib.com](mailto:custserv@tib.com)

Credit Reporting  
Information Services  
Internet Web Hosting  
Software Development  
Computer Hardware  
Telecommunications  
Networks  
Training  
Publications  
Sales & Service

Legal Co-op  
Telephone Co-op  
Finance Co-op  
Insurance Co-op

*Dedicated to serving the  
Business Community*

SINCE 1985

June 28, 2002

**VIA OVERNIGHT DELIVERY**

K. David Waddell, Executive Secretary  
Tennessee Regulatory Authority  
460 James Robertson Parkway  
Nashville, TN 37243

Re: Application of The Information Bureau, Inc. for a Certificate of Convenience and Necessity to Provide Facilities-Based and Resold Local Exchange and Interexchange Telecommunications Services Throughout the State of Tennessee.

Dear Mr. Waddell:

On behalf of The Information Bureau, Inc. (dba: "TIB" / "TIB Telephone Co-op"), please find enclosed one originals and fourteen (14) copies of TIB's Application Certificate of Convenience and Necessity to Provide Facilities-Based and Resold Local Exchange and Interexchange Telecommunications Services Throughout the State of Tennessee. Also enclosed is a check in the amount of \$25.00 to cover the requisite filing fee.

Please note that Exhibits G and F contain confidential and proprietary information not generally available to the public. TIB, therefore, is submitting this information in separately sealed envelopes. TIB respectfully request that the information contained in Exhibits G and F be given confidential treatment and that it not be made part of the public record or otherwise be made available for public disclosure.

Please date stamp and return the extra copy of this filing in the self-addressed, postage prepaid envelope provided. Should you have any questions concerning this matter, please do not hesitate to call us.

Respectfully submitted,

*Kirti S. Bajwa*

Kirti S. Bajwa  
President & CFO  
Officer for The Information Bureau, Inc.

Enclosure

<b>PAID T.R.A.</b>	
Chk #	<u>13398</u>
Amount	<u>25.00</u>
Rcvd By	<u>JR</u>
Date	<u>7-9-02</u>

<b>DOCKET NO.</b>
<u>02-00774</u>

**BEFORE THE TENNESSEE REGULATORY AUTHORITY**

**IN THE MATTER OF THE APPLICATION  
OF THE INFORMATION BUREAU, INC. FOR A CERTIFICATE  
TO PROVIDE FACILITIES-BASED LOCAL EXCHANGE  
TELECOMMUNICATION SERVICES**

**APPLICATION FOR CERTIFICATE TO PROVIDE  
COMPETING FACILITIES-BASED LOCAL TELECOMMUNICATIONS SERVICES**

Pursuant to applicable Tennessee Statutes and the Rules and Regulations of the Tennessee Regulatory Authority and Section 253 of the Federal Telecommunications Act of 1996 ("Act"), The Information Bureau, Inc. ("TIB") respectfully requests that the Tennessee Regulatory Authority ("TRA") grant to TIB the additional authority to provide competing facilities-based local telecommunications services, including exchange access telecommunications services, within the State of Tennessee.

TIB currently has PUC authority to provide local exchange service as a reseller in the State of Tennessee (File No. 00-00784, June 12, 2001).

TIB is willing and able to comply with all applicable rules and regulations in Tennessee pertaining to the provision of competing local telecommunications services. TCA 65-4-201

In support of its Application, TIB submits the following:

1. The full name and address of the Applicant is:

**The Information Bureau, Inc.,**  
dba: TIB Telephone Co-op  
113 South Church Street  
P. O. Box 49  
Mountain City, TN 37683-0049  
(423) 727-3001 (Tel)  
(423) 727-3002 (Fax)

Questions regarding this application should be directed to:

Kirti S. Bajwa  
President  
**The Information Bureau, Inc.,**  
113 South Church Street  
P. O. Box 49  
Mountain City, TN 37683-0049  
(423) 727-3001 (Tel)  
(423) 727-3002 (Fax)

Contact name and address at the Company is:

Kirti S. Bajwa  
President  
**The Information Bureau, Inc.,**  
113 South Church Street  
P. O. Box 49  
Mountain City, TN 37683-0049  
(423) 727-3001 (Tel)  
(423) 727-3002 (Fax)

2. Organizational Chart of Corporate Structure: Include any pertinent acquisition or merger information.

See **Exhibit A**

3. Corporate information:

THE INFORMATION BUREAU, Inc. was incorporated in the state of Tennessee on January 1, 1998. A copy of TIB'S Articles of Incorporation and amendments are provided in **Exhibit B**. A copy of TIB'S Authority to transact business in the State of Tennessee is provided in **Exhibit C**. The names and addresses of the principal corporate officers are in **Exhibit D**. There are officers in Tennessee. The biographies of the principal officers and any other key technical staff are in **Exhibit E**.

4. TIB possesses the managerial, technical, and financial ability to provide local telecommunications service in the State of Tennessee as demonstrated below:

A. Financial Qualifications:

In support of its financial qualifications, TIB submits the most recent financial statements and copies of Tax returns for 2001 in **Exhibit F**. To understand

how TIB plans to offer telecommunication services to the entire state of Tennessee, one has to understand TIB's current business model.

TIB offers products and services from storefront offices located in rural and suburban communities. The first such storefront was established in Mountain City, Tennessee in 1998 and began local retail operations in 1999. This facility offers various products and services including custom computers very successful; customers like the convenience of local services and the comfort of face-to-face contact with real human beings. As a result of this success, four more storefronts are planned for the near future. As each storefront becomes profitable, more storefronts will be established throughout Tennessee. Offering local and long distance telephone service is a natural business progression arising from TIB's current Internet services. Since, TIB already enjoys a large number of customers, TIB will achieve instant profitability in its telecommunication offerings. Initially, TIB will service all its telecommunication customers from its switch in Mountain City, TN, but other switches will be established over time.

TIB is a privately held corporation and is financially conservative; TIB has always paid for all its purchases in cash. As result, TIB has no debt except for an office-building mortgage arranged through the Small Business Administration. TIB's current telecommunications equipment - including a switch - in the Mountain City, TN location was paid for in cash. TIB plans to continue to expand in the same conservative fashion, but will from time-to-time acquire small term loans primarily for up-front equipment costs.

Initially, TIB will ONLY offer telecommunication services to residents and businesses in Johnson County, TN. These customers will be serviced from the Mountain City, TN storefront. Since TIB already has hardware and employees based in Mountain City, TN, only minor funding is needed to offer local and long distance service in Johnson County, TN.

At this time TIB does not have a Capital Expenditure Budget, as it has the necessary switch to handle its Johnson County, Tennessee, operation. **Exhibit G** is a three year Pro Forma Statement.

A copy of TIB's Corporate Surety Bond is provided as **Exhibit H**.

**B. Managerial Ability:**

As shown in **Exhibit E** to this Application, TIB has the managerial expertise to successfully operate a telecommunications enterprise in Tennessee. As described in the attached biographical information, TIB'S management team has extensive management and business experience in telecommunications.

TIB will also hire or contract outside consultants on an as-needed basis.

C. Technical Qualifications:

TIB services will satisfy the minimum standards established by the TRA. The Company will file and maintain tariffs in the manner prescribed by the TRA and will meet minimum basic local standards, including quality of service and billing standards required of all LEC'S regulated by the TRA. Applicant will not require customers to purchase CPE, which cannot be used with the Incumbent Local Exchange Carrier's systems.

As described in the biographies in **Exhibit E**, Applicant has significant experience in the services proposed and, thus, is technically and managerially qualified to provide telecommunications services in Tennessee. TIB will also hire or contract outside consultants on an as-needed basis.

5. Proposed Service Area:

Applicant is currently authorized to provide local exchange services in the State of Tennessee on a resale basis (File No. 00-00784, June 12, 2001). Applicant now requests authority to operate as a facilities-based provider of local exchange service throughout the State of Tennessee, as explained in Applicant's telecom business model in Section 4A.

In addition to using its own switch located in Mountain City, Tennessee, Applicant requests facilities-based authority to ensure its ability to lease and/or purchase unbundled network elements ("UNE") platform from the incumbent exchange carrier.

6. Types of Local Exchange Service to be provided:

TIB expects to offer a broad variety of local exchange services, both to residential and business customers in Tennessee. TIB'S initial line of local services will be comparable to that currently offered by the incumbent LECS. Initially TIB plans to offer basic access line service, PBX and DID Services, Optional Calling Features, Directory Assistance, Directory Services, and Operator Services, as well as all services required under Chapter 1220-4-8-.04 (3) (6) and (2).

7. Repair and Maintenance:

TIB understands the importance of effective customer service for local service customers. TIB has made arrangements for its customers to call the company at its toll-free customer service number 1-888-842-8312 or walk in to any TIB's Store-

front. In addition, customers may contact the company in writing at the headquarters address, as well as via email at [help@telecom.tib.com](mailto:help@telecom.tib.com). The toll free number will be printed on the customer's monthly billing statements.

The Tennessee contact person knowledgeable about providers operations is:

Kirti S. Bajwa, President  
Regulatory Affairs reference (1.) above.

Grant of the Application will further the goals of the Tennessee Legislature and further the public interest by expanding the availability of competitive telecommunications services in the State of Tennessee. In addition, intrastate offering of these services is in the public interest because the services will provide Tennessee customers increased efficiencies and cost savings. Authorizing TIB to provide local exchange telecommunications services will enhance materially the telecommunications infrastructure in the State of Tennessee and will facilitate economic development.

In particular, the public will benefit both directly, through the use of the competitive services to be offered by TIB and indirectly, because TIB's presence in Tennessee will increase the incentives for other telecommunications providers to operate more efficiently, offer more innovative services, reduce their prices, and improve their quality of service. Grant of this Application will further enhance the service options available to Tennessee citizens for the reasons set forth above.

8. Small and Minority-Owned Telecommunications Business Participation Plan: (65-5-212):

See **Exhibit I**

9. Toll Dialing Parity Plan:

See **Exhibit J**

10. Notice:

Applicant has served notice of this application to the eighteen (18) incumbent local exchange telephone companies in Tennessee with a statement regarding the company's intention of operating geographically.

See **Exhibit K** for the list.

11. Numbering Issues:

Statement provided in **Exhibit L**

12. Tennessee Specific Operational Issues:

Statements provided in **Exhibit M**

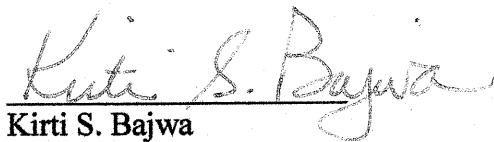
13. Miscellaneous:

- A. Sworn Pre-filed testimony: See **Exhibit N**
- B. Applicant does not require customer deposits
- C. As of now TIB has not been subject to complaints in any of the states, in which we are doing business.
- D. A copy of our tariff is enclosed: See **Exhibit O**
- E. A sample bill is provided. See **Exhibit P**

**CONCLUSION:**

TIB respectfully requests that the TRA enter an order granting it a certificate of convenience and necessity to operate as a competing telecommunications service provider and authority to provide a full range of local exchange on a facilities-based and resale basis throughout the State of Tennessee in the service areas of Bell South, GTE and Sprint and any other ILEC that does not enjoy a rural exemption under Section 251(f) of the Telecommunications Act of 1996. For the reasons stated above, TIB's provision of these services would promote the public interest by providing high-quality service at competitive prices and by creating greater economic incentives for the development and improvement for all competing providers.

Respectfully submitted this 28<sup>th</sup> day of June, 2002



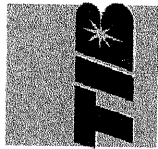
Kirti S. Bajwa  
President/CEO  
The Information Bureau, Inc.

**EXHIBIT A**

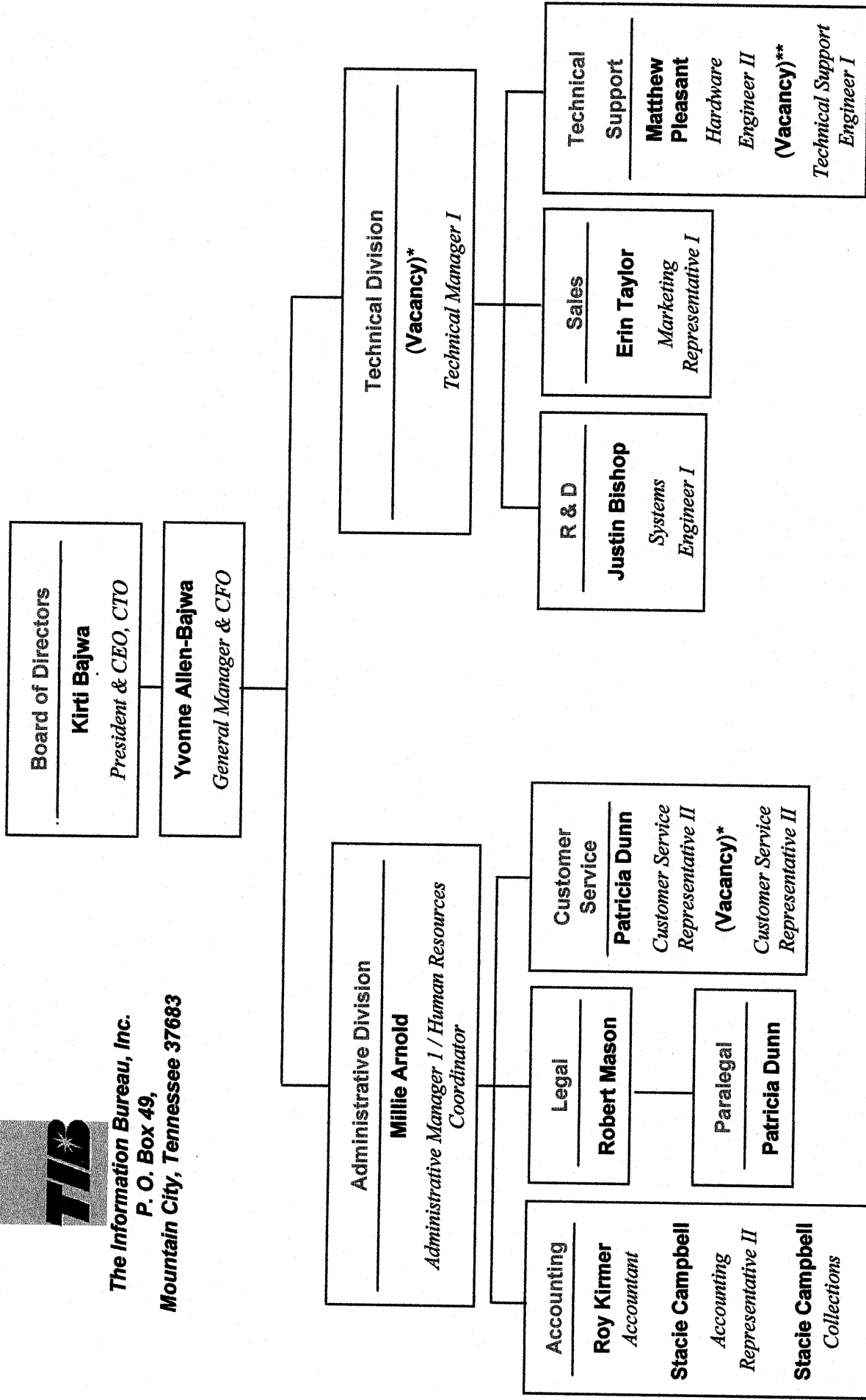
**The Information Bureau, Inc.  
Organization Chart**

*Submitted By:*  
**The Information Bureau, Inc.**  
113 South Church St - P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002





**The Information Bureau, Inc.**  
P. O. Box 49,  
Mountain City, Tennessee 37683



\* Near term hires

\*\* Currently hiring

## Organizational Chart of Corporate Structure

**EXHIBIT B**

**The Information Bureau, Inc.  
Articles of Incorporation**

*Submitted By:*  
**The Information Bureau, Inc.**  
113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

The Information Bureau, Inc.

1. The name of the corporation is The Information Bureau, Inc.

2. The number of shares of stock the corporation is authorized to issue is 100

(b) The name of the initial registered agent, to be located at the address listed in 3(a), is  
Kirti S. Bajwa

Incorporator's Name (typed or printed)

State of Tennessee



Department of State  
Corporate Filings  
312 Eighth Avenue North  
6th Floor, William R. Snodgrass Tower  
Nashville, TN 37243

ARTICLES OF AMENDMENT  
TO THE CHARTER  
(For-Profit)

For Office Use Only

FILED

CORPORATE CONTROL NUMBER (IF KNOWN) 0345680

PURSUANT TO THE PROVISIONS OF SECTION 48-20-106 OF THE TENNESSEE BUSINESS CORPORATION ACT, THE UNDERSIGNED CORPORATION ADOPTS THE FOLLOWING ARTICLES OF AMENDMENT TO ITS CHARTER:

1. PLEASE INSERT THE NAME OF THE CORPORATION AS IT APPEARS OF RECORD:  
The Information Bureau, Inc.

IF CHANGING THE NAME, INSERT THE NEW NAME ON THE LINE BELOW:

2. PLEASE MARK THE BLOCK THAT APPLIES:

- ☐ AMENDMENT IS TO BE EFFECTIVE WHEN FILED BY THE SECRETARY OF STATE.  
☒ AMENDMENT IS TO BE EFFECTIVE, 01/01/2000 (MONTH, DAY, YEAR)

(NOT TO BE LATER THAN THE 90TH DAY AFTER THE DATE THIS DOCUMENT IS FILED.) IF NEITHER BLOCK IS CHECKED, THE AMENDMENT WILL BE EFFECTIVE AT THE TIME OF FILING

3. PLEASE INSERT ANY CHANGES THAT APPLY: Correction of Officers  
President Kirti S. Bajwa P.O. Box 49, Mountain City, TN 37683  
Secretary LaCretia Y. Allen P.O. Box 49, Mountain City, TN 37683

[NOTE: IF CHANGING THE PRINCIPAL OR REGISTERED AGENT ADDRESS, A COMPLETE STREET ADDRESS, INCLUDING CITY, STATE, ZIP CODE, AND COUNTY MUST BE PROVIDED.]

4. THE CORPORATION IS FOR PROFIT.

5. THE MANNER (IF NOT SET FORTH IN THE AMENDMENT) FOR IMPLEMENTATION OF ANY EXCHANGE, RECLASSIFICATION, OR CANCELLATION OF ISSUED SHARES IS AS FOLLOWS:

N/A

6. THE AMENDMENT WAS DULY ADOPTED ON 01/01/2000 (MONTH, DAY, YEAR)  
BY (Please mark the block that applies):

- ☐ THE INCORPORATORS WITHOUT SHAREHOLDER ACTION, AS SUCH WAS NOT REQUIRED.  
☒ THE BOARD OF DIRECTORS WITHOUT SHAREHOLDER APPROVAL, AS SUCH WAS NOT REQUIRED.  
☐ THE SHAREHOLDERS.

Secretary  
SIGNER'S CAPACITY

SIGNATURE

September 29, 2000  
DATE

LaCretia Y. Allen  
NAME OF SIGNER (TYPED OR PRINTED)

**Secretary of State**  
**Division of Business Services**  
**312 Eighth Avenue North**  
**6th Floor, William R. Snodgrass Tower**  
**Nashville, Tennessee 37243**

DATE: 10/24/00  
REQUEST NUMBER: 4035-0678  
TELEPHONE CONTACT: (615) 741-2286  
FILE DATE/TIME: 10/24/00 0935  
EFFECTIVE DATE/TIME: 10/24/00 1630  
CONTROL NUMBER: 0345680

TO:  
INFORMATION BUREAU, INC.  
P.O. BOX 49

MOUNTAIN CITY, TN 37683

RE:  
THE INFORMATION BUREAU, INC.  
ARTICLES OF AMENDMENT TO THE CHARTER

THIS WILL ACKNOWLEDGE THE FILING OF THE ATTACHED DOCUMENT WITH AN EFFECTIVE DATE AS INDICATED ABOVE.

WHEN CORRESPONDING WITH THIS OFFICE OR SUBMITTING DOCUMENTS FOR FILING, PLEASE REFER TO THE CORPORATION CONTROL NUMBER GIVEN ABOVE.

PLEASE BE ADVISED THAT THIS DOCUMENT MUST ALSO BE FILED IN THE OFFICE OF THE REGISTER OF DEEDS IN THE COUNTY WHEREIN A CORPORATION HAS ITS PRINCIPAL OFFICE IF SUCH PRINCIPAL OFFICE IS IN TENNESSEE.

FOR: ARTICLES OF AMENDMENT TO THE CHARTER

ON DATE: 10/24/00

FROM:  
INFORMATION BUREAU, INC.  
PO BOX 49

MOUNTIAN CITY, TN 37683-0000

RECEIVED:	FEES	
	\$20.00	\$0.00
TOTAL PAYMENT RECEIVED:		\$20.00
RECEIPT NUMBER: 00002756782		
ACCOUNT NUMBER: 00291036		



*Riley C. Darnell*

RILEY C. DARNELL  
SECRETARY OF STATE

# BY-LAWS of THE INFORMATION BUREAU, INC.

as adopted on January 1, 1998

## ARTICLE I Name and Purpose

Section 1. The name of this company shall be the "The Information Bureau, Inc.", a for-profit corporation, doing business as "TIB."

Section 2. The purpose of this corporation is to be a "one stop shop" for products and services needed by the Transportation Industry. Such products and services may include (but are not limited to):

- Credit & Information Services
- Telephone Co-operatives
- Finance Co-operatives
- Insurance Co-operatives
- Computer Products & Services
- Buyer & Seller Exchanges
- Training Products & Services

Section 3. Where appropriate, TIB products and services may also be offered to the general public.

Section 4. The principle office and headquarters of the corporation shall be in Johnson County, Tennessee. The corporation may establish and maintain branches, subsidiary companies, and franchise units elsewhere around the United States and the World.

## ARTICLE II Stock

Section 1. At the time of incorporation, 100 shares of private issue stock certificates are authorized. Each one share entitles the Shareholder to receive 1/100<sup>th</sup> of net profits during the first quarter after the close of each fiscal year.

Section 2. All share certificates are kept in the corporate safety deposit box. Only copies are given to recipients/transferees.

Section 3. A Share Ledger shall be kept by the corporate Treasurer. Entries shall indicate the transaction date, registration number of the certificate, the number of shares it represents, the Shareholder's address/phone, name of Shareholder's beneficiary, beneficiary's address/phone, and the current status of the certificate (Active or Destroyed). Each entry shall be signed by individual(s) involved in the transaction, as well as the Treasurer and at least one other Officer. The purpose of the Share Ledger is to maintain the history of share distributions, consolidations, splits and transfers.

Section 4. It is the Shareholder's responsibility to keep beneficiary information up-to-date. In the event of the death of the Shareholder, if the corporation is unable to contact the beneficiary by mail, fax, phone or e-mail within ninety days, then the share becomes an undistributed asset of the corporation under the control of the Board of Directors.

Section 4. The founding Board of Directors shall determine the original distribution of all 100 shares. The founding corporate Treasurer shall determine the procedures and format for printing share certificates.

Section 5. Multiple shares may be consolidated into a single certificate at the request of the Shareholder; however, the original shares involved in the consolidation must be destroyed at the same time the new certificates are issued.

Section 6. Shares may be split one-to-two if a simple majority of Shareholders agree to the split in the annual Shareholders Meeting. The old certificates shall remain as they are, but a new certificate shall be issued for each old certificate in the name of the same person and in the same denomination of shares.

Section 7. Shares may be transferred to a different owner at the written request of the Shareholder, however, the original shares involved in the transfer must be destroyed at the same time the new certificates are issued to the transferee.

### ARTICLE III Employees

Section 1. Employees of the corporation are individuals who work for the corporation on a regular basis and receive weekly compensation for their work. Active Duty Employees are Employees who are currently on the payroll; Inactive Employees are Employees who are currently on a Leave of Absence.

Section 2. Any personnel action regarding corporate Employees must be approved by the Board of Directors or their designee and must be in compliance with the current version of the TIB Employee Handbook.

Section 3. All Active Duty Employees shall have an annual Employee Meeting once a year in December for the purpose of discussing Employee concerns and suggestions, and celebrating project successes during the year. This meeting shall be conducted by the Human Resources Coordinator or his/her designee, and the date, time and place of the meeting shall be advertised within the company at least two weeks prior to the occasion.

Section 4. There is no quorum requirement for the annual Employee Meeting. Each Employee shall have one vote in the proceedings and any actions passed by a simple majority of Employees present shall be written up by the Human Resources Coordinator or his/her designee and presented to the Board. Voting by proxy shall not be allowed.

Section 5. Employees shall have no vote in other corporate meetings, but are welcome to attend Open Sessions of Board of Directors meetings and Shareholder meetings.

Section 6. Throughout the year, Employees shall be called upon to work on a Quality Control Committee, involving Officers as required. The recommendations from that Committee shall be reported to the Officers, when available.

**ARTICLE V**  
**Officers**

Section 1. The day-to-day management of the affairs of the corporation shall be vested in its Officers.

Section 2. At the first meeting of each new Board of Directors, or in default of election at such meetings, then at an adjournment thereof, or at any meeting of the Board of Directors called for the purpose of election of Officers, the Board of Directors shall elect a President, Vice-President, Secretary, and Treasurer, who shall serve for one year. There is no limit to the number of terms an Officer may serve, if re-elected.

Section 3. Only Members of the Board of Directors are eligible for election as Officers.

Section 4. Whenever any Officer vacancy shall occur by death, resignation, or otherwise, the vacancy shall be filled by the Board of Directors.

Section 5. The President shall preside over all meetings of the Board, shall be ex officio, with vote, a member of all Committees, and shall deliver to the annual Shareholder's Meeting a comprehensive report of the program and policies followed by the Board in the preceding year. The President shall also be called the "Chief Executive Officer (CEO)" of the corporation.

Section 6. The Vice-President shall fill all functions of the President when the latter is incapacitated, is unavailable, or for any reason cannot serve, and shall be the focal point for research and development activities. The Vice President shall also be called the "Chief Technology Officer (CTO)" of the corporation. The President may choose NOT to have a Vice President and to subsume the duties thereof.

Section 7. The corporate Secretary shall take and preserve minutes of all meetings of the Shareholders of the corporation and of the Board, shall notify Shareholders of annual and special meetings and shall notify Directors of quarterly and special meetings. The Secretary shall perform other duties assigned by the Board. The Secretary shall cause the minutes of all Shareholder and Board meetings to be published in a form which shall be available, upon request, to all Shareholders and Directors. The Secretary, or his/her designee, shall receive and report all correspondence to the Board, shall answer all correspondence, unless directed by the Board, and shall have custody of all files, records, and other documents, and be responsible for their safekeeping. The Secretary shall also be called the "General Manager (GM)" of the corporation. The Office of Secretary may be combined with the office of Treasurer at the President's discretion.

Section 8. The Treasurer, or his/her designee, shall receive and deposit in a bank designated by the Board, all monies and securities; shall disburse funds in accordance with a budget approved by the Board of Directors, and shall submit to the Board and to the annual Shareholders Meeting a report of the Profit & Loss and Balance Sheet of the corporation for the preceding year. The Treasurer shall be called the "Chief Financial Officer (CFO)" of the corporation. The Office of Treasurer may be combined with the office of Secretary at the President's discretion.

Section 9. The corporate Officers shall meet as a body when called upon to do so by the President. The President shall hear everyone's viewpoint, but shall have the responsibility for making all decisions on behalf of the Officers.

Section 10. Officers shall be compensated by the corporation in cash or other instruments of value as approved by the Board of Directors, but that compensation may be waived and/or deferred by each individual Officer. Minimum compensation shall include unlimited use of a company car.

Section 11. Throughout the year, the Officers of the corporation shall work on a Safety Committee, involving Employees as necessary. The recommendations of this Committee shall be reported to the Employees, when available.



**ARTICLE IV**  
**Directors**

Section 1. The strategic management of the affairs of this corporation shall be vested in the Board of Directors.

Section 2. At the annual Shareholder's Meeting, or in default of election at such meetings, then at an adjournment thereof, or at any meeting of the Shareholders called for the purpose of appointment of a Board of Directors, shall appoint a minimum of two Directors and a maximum of nine Directors, who shall serve for one year. There is no limit to the number of terms a Director may serve, if re-appointed.

Section 3. Individuals associated with the corporation or individuals outside of the corporation may be appointed to the Board.

Section 4. Whenever any Board vacancy shall occur by death, resignation, or otherwise, the vacancy shall be filled by the Shareholders.

Section 5. Board Members shall be compensated by the corporation in cash or other instruments of value as approved by the Shareholders, but that compensation may be waived and/or deferred by each individual Board Member. Minimum compensation shall include reimbursement for travel expenses to attend Board Meetings.

Section 6. An annual Board Meeting shall be held not more than 30 days after each annual Shareholder's Meeting. Regular meetings of the Board of Directors shall be held at such times and places as shall be fixed by the Board; provided, that the Board of Directors shall meet at least quarterly for the transaction of business.

Section 7. Special meetings of the Board of Directors may be called by the President or by the corporate Secretary, when requested to do so in writing by any Director.

Section 8. The corporate Secretary shall notify all Directors of quarterly Board of Directors meetings or any special Board of Directors meetings, and a tentative agenda. Notifications shall be sent by mail, fax or e-mail to the last address/fax#/e-mail address of record for each Director, and this shall be done at least 30 days prior to the event.

Section 9. A majority of the members of the Board of Directors shall constitute a quorum.

Section 10. Except as otherwise prescribed in these By-Laws, decisions at any meeting of the Board of Directors shall be by a majority vote of those present and voting. Each Director shall have one vote and no voting by proxy shall be permitted.

Section 11. Throughout the year, the Directors shall be called upon to work on a Research & Development Committee, involving Employees and Shareholders as necessary. The recommendations of this Committee shall be reported to the Shareholders, when available.

**ARTICLE IV**  
**Shareholders**

Section 1. Any individual owning stock in the corporation is a Shareholder as long as they continue that ownership.

Section 2. There shall be an annual Shareholder's Meeting once a year in December for the purpose of reviewing the performance of the corporation in the past year and appointing a new Board of Directors for the coming year. Special meetings of Shareholders may also be arranged at the request of one or several Shareholders controlling at least 20% of all shares.

Section 3. The corporate Secretary shall notify all Shareholders of the annual Shareholder's Meeting or any special Shareholder meetings, and all items to be discussed and/or voted on in these meetings. Notifications shall be sent by mail to the last address of record for each Shareholder, and this shall be done at least 30 days prior to the event.

Section 5. A quorum for conducting Shareholder business shall be achieved when 51% of all shares are represented by Shareholders in attendance at a meeting.

Section 6. Except as otherwise prescribed in these By-Laws, decisions at any meeting of the Shareholders shall be by a majority vote of those voting. Each Shareholder shall have one vote for each share they control, and voting by written proxy shall be allowed.

Section 7. The Board of Directors and its Officers serve the corporation at the pleasure of the Shareholders. At any annual or special Shareholder's Meeting, the current Board of Directors and its Officers may be dissolved and a new Board of Directors appointed.

Section 8. Shareholders shall receive no compensation from the corporation except stock distributions.

Section 9. Throughout the year, the Shareholders shall be called upon to work on the New Business Development Committee, involving Employees and Directors as necessary. The recommendations of this Committee shall be reported to the Directors, when available.

## ARTICLE VI Committees

Section 1. Committees shall serve at the discretion of their forming body, either the Shareholders, the Board of Directors, the Officers or the Employees, and may be disbanded at the request of the forming body.

Section 2. Committees shall include (but shall not be limited to): 1) New Business Development Committee formed by the Shareholders; 2) Research & Development Committee formed by the Board; 3) Safety Committee, formed by the Officers of the corporation; and 4) Quality Control Committee, formed by the Employees of the corporation.

Section 3. All Shareholders, Directors, Officers, and Active Duty Employees shall be eligible to serve on Committees.

Section 4. The quorum for business conducted by a Committee is a majority of Committee Members present.

Section 5. Except as otherwise prescribed in these By-Laws, decisions at any Committee Meeting shall be by a majority vote of those present and voting. Each Committee Member shall have one vote and no voting by proxy shall be permitted.

**ARTICLE VII**  
**Miscellaneous**

Section 1. All meetings of the Shareholders of the corporation, the Board of Directors, Officers, Employees, and all Committees shall be conducted pursuant to Roberts Rules of Order as set forth in the last published revision thereof.

Section 5. The fiscal year of the corporation shall commence January 1 of each year.

**ARTICLE VIII**  
**Amendments**

Section 1. These By-Laws may be amended by the Directors at any quarterly or special meeting with the written consent of not less than two-thirds (2/3) of all Directors.

Section 2. The corporate Secretary shall send a copy of the proposed amendment to all Directors at least one week prior to the Board meeting. Notifications may be by mail, fax, or e-mail.

Section 3. The Secretary shall include the text of the amendment, if approved, in the minutes of the meeting.

**ARTICLE IX**  
**Dissolution**

Section 1. The corporation may be dissolved by the Directors at any quarterly or special meeting with the written consent of not less than three-fourths (3/4) of all Directors.

Section 2. Upon dissolution of the corporation, the Board of Directors shall, after paying or making provision for payment of all of the liabilities of the corporation, dispose of all assets of the corporation in the form of Shareholder distributions.

**ARTICLE X**  
**Effective Date**

These By-Laws are effective upon their adoption.

**EXHIBIT C**

**The Information Bureau, Inc.  
Evidence of Authority  
To  
Transact Business in Tennessee**

*Submitted By:*  
**The Information Bureau, Inc.**  
113 South Church St - P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002



# CERTIFICATE OF REGISTRATION

**Account Type:** SALES&USE  
**Account No.:** 102634580  
**Filing Status:** MONTHLY

Location of Business  
Name of Business  
Effective date

For additional information regarding this account you may call Taxpayer Services between 8:00 a.m. and 4:30 p.m., Monday through Friday, holidays excepted. Please see the back of this notice for the locations and phone numbers of our local offices.

**DETACH HERE AND DISPLAY IN PUBLIC AREA**

**TENNESSEE DEPARTMENT OF REVENUE  
CERTIFICATE OF REGISTRATION  
SALES&USE**

**This certificate must be publicly displayed**

**Account Type:** SALES&USE  
**Account No.:** 102634580  
**Effective Date:** July 1, 1998

**Ruth E. Johnson**  
**COMMISSIONER OF REVENUE**

RECEIPT FOR TAX YEAR 2000  
BUS. LIC. NO. 000322

RECEIPTS:

RETAIL \$ 70,986.71  
RETAIL RATE 1/8 of 1%  
WHOLESALE \$ 0.00  
WHOLESALE RATE 1/40 of 1%  
EXPIRES  
PERSONAL PROP. TAX NO. 1414

GROSS RECEIPTS TAX \$88.73  
LESS CREDITS \$15.00  
LESS PERSONAL PROP. TAX \$31.00  
NET TAX \$42.73  
PENALTY \$0.00  
INTEREST \$0.00  
RECORDING FEE \$5.00  
ADVANCE MIN. LICENSE \$15.00  
PENALTY \$0.00  
INTEREST \$0.00  
WARRANT COST  
MISC. COST  
TOTAL RECEIVED \$62.73  
DETACH THIS PORTION FOR CONFIDENTIAL FILE

FOLD OR TEAR AT PERFORATION

193907

LICENSE FOR TAX YEAR 2001 BUS. LIC. NO. 000522  
TOWN OF MOUNTAIN CITY

MINIMUM BUSINESS LICENSE AND GROSS RECEIPTS TAX REPORT

POST AT LOCATION OF BUSINESS 113 SOUTH CHURCH STREET MOUNTAIN CITY	ACCOUNT NUMBER	
	000116	
	ISSUE DATE	EXPIRATION DATE
	08/16/2001	06/30/2002

TIB  
113 SOUTH CHURCH STREET  
MOUNTAIN CITY, TN 37683

KIRTI S BAJWA

CLASS 3 SERVICES SALES TAX NO.  
TAX PERIOD BEGINS 07/01/2001 ENDS 06/30/2002

AUTHORIZED OFFICIAL BY

*Donna R. Manuel*

THIS IS YOUR OFFICIAL NOTICE THAT IF GROSS RECEIPTS TAX IS NOT PAID WITHIN 60 DAYS FROM ABOVE EXPIRATION DATE, A DISTRESS WARRANT MAY BE ISSUED TO SATISFY THE TAX DEBT. FURTHER NOTIFICATION OF EXPIRATION IS NOT REQUIRED BY LAW. PLEASE MAKE NOTE OF THESE DATES. IF PAID BY CHECK, THIS LICENSE VALID ONLY AFTER CHECK IS PAID. THIS LICENSE DOES NOT PERMIT OPERATION UNLESS PROPERLY ZONED, AND/OR IN COMPLIANCE WITH ALL OTHER APPLICABLE LAWS/RULES.

—POST AT LOCATION OF BUSINESS—

If Business Closes, Moves, or Changes Owners, Notify this Office.

27849

RECEIPTS:

RETAIL \$ 70,986.71  
 RETAIL RATE 1 / 8%  
 WHOLESALE \$ .00  
 WHOLESALE RATE 1 / 40%  
 EXPIRES 06/30/2002  
 PERSONAL PROP. TAX NO. 10815

LICENSE NO. 27849- 4

GROSS SALES TAX 89.73  
 LESS CREDITS 15.00  
 LESS PERSONAL PROP. TAX 81.45  
 NET TAX 0.00  
 PENALTY 0.00  
 INTEREST 0.00  
 RECORDING FEE 5.00  
 ADVANCE MIN. LICENSE 15.00  
 PENALTY 0.00  
 INTEREST 0.00  
 WARRANT COST 0.00  
 MISC. COST 0.00  
 TOTAL RECEIVED 20.00  
 DETACH THIS PORTION FOR CONFIDENTIAL FILE

MINIMUM COUNTY BUSINESS LICENSE AND GROSS SALES REPORT

JOHNSON COUNTY  
 POST AT LOCATION  
 OF BUSINESS

ACCOUNT NUMBER	791 LIC NO. 27849- 4
ISSUE DATE	08/16/2001
EXPIRATION DATE	06/30/2002

THE INFORMATION BUREAU, INC.  
 PO BOX 49

MOUNTAIN CITY TN 37683

KIRTI S BAJWA 113  
 SOUTH CHURCH STREET MOUNTAIN CITY TN 37683

CLASS 03 COMPUTER SALES TAX NO.  
 TAX PERIOD COMPUTER HARDWARE  
 BEGINS JULY 01, 2000 ENDS JUNE 30, 2001

DANNY C CULLOP COUNTY CLERK JT 00 DEPUTY CLERK

\* THIS IS YOUR OFFICIAL NOTICE THAT IF GROSS SALES TAX IS NOT PAID WITHIN 60 DAYS FROM ABOVE EXPIRATION DATE, A DISTRESS WARRANT MAY BE ISSUED TO SATISFY THE TAX DEBT. FURTHER NOTIFICATION OF EXPIRATION IF PAID BY CHECK THIS LICENSE VALID ONLY AFTER CHECK IS PAID. THIS LICENSE DOES NOT PERMIT OPERATION UNLESS PROPERLY ZONED, AND/OR IN COMPLIANCE WITH ALL OTHER APPLICABLE LAWS/RULES.

- POST AT LOCATION OF BUSINESS -  
 If Business Closes, Moves, or Changes Owners, Notify this Office.

**EXHIBIT D**

The Information Bureau, Inc.

**List of Corporate & Principal Officers**

*Submitted By:*

**The Information Bureau, Inc.**  
113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002



**Exhibit D**

**THE INFORMATION BUREAU, INC.**

**PRINCIPAL CORPORATE OFFICERS**

Kirti S. Bajwa, President, CEO  
113 South Church Street  
P.O. Box 49  
Mountain City, Tennessee 37683  
Telephone: 423-727-3001  
Facsimile: 423-727-3002

Lacretia Y. Bajwa, General Manager, CFO  
5117 Williams Fork Trail #106  
Boulder, Colorado 80301  
Telephone: 303-530-0110  
Facsimile: 303-530-0110

**EXHIBIT E**

**The Information Bureau, Inc.**

**Biographies of Principal Officers**

*Submitted By:*

**The Information Bureau, Inc.**

113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

## **Kirti Singh Bajwa**

P.O. Box 49, Mountain City, TN 37683

Tel: (423) 727-3001 Fax: (423) 727-3002 kbajwa@tib.com

### **Education:**

M.S.	Computer Science	Univ. of Calif. At LA, Westwood, CA	1969
M.S.	Mathematics	Punjab University, Chandigarh, India	1966
B.S.	Mathematics	Punjab University, Chandigarh, India	1964

### **Employment History:**

- 1985 - present **The Information Bureau, Inc. (aka TIB), Mountain City, TN. President & CEO, CTO.** Founded the company in 1985. Develop new business areas, negotiate contracts, design new products and services, and provide strategic direction for a computer-based information services company. Pioneered the use of on-line, computer-based information systems within the Transportation Industry.
- 1980-1985 **Space Age Systems, Inc., Monument, CO. Vice President.** Responsible for intellectual property development for a media consulting firm. Handled public relations and advertising campaigns. Designed and developed the company's on-line accounting system.
- 1978-1980 **Federal Express, Colorado Springs, CO. Senior Staff Consultant.** Responsible for design and implementation of the company's network communication systems. Made significant improvements to the company's package tracking systems.
- 1976 - 1978 **Computer Communications, Inc. (dba CCI), Torrance, CA. Account Executive.** Worked as technical support for new sales of communications equipment. Handled on-site installations and answered technical questions pre and post installation.
- 1972 - 1976 **Continental Airlines, El Segundo, CA. Senior Systems Analyst.** Did system design for control programming of the company's on-line reservation system. Also wrote a management and statistical tool to evaluate reservation system performance and productivity.
- 1970 - 1972 **United Airlines, Denver, CO. Systems Analyst.** Did system design for control programming of the company's on-line reservation system. Did installation and test of equipment.
- 1969 - 1970 **ATARS, Canoga Park, CA. Systems Analyst.** Did system design for control programming of the company's on-line reservation system.

**LaCretia Yvonne Bajwa**  
P.O. Box 49, Mountain City, TN 37683  
Tel: (423) 727-3001 Fax: (423) 727-3002 yallen@tib.com

### Education:

PhD	Biomedical Science	(will probably do via distance education)	
M.A.	Clinical Psychology	Antioch University, Santa Barbara, CA	prereqs in progress
M.A.	Geophysics	California State University, Long Beach, CA	1991
B.A.	Mathematics	Southern Illinois University, Carbondale, IL	incomplete
			1969

### Employment History:

1990 - present    **The Information Bureau, Inc.**, Mountain City, TN. General Manager & CFO. Manage and provide technical direction for a computer-based information services company.

1984 - 1990    **General Research Corporation**, Santa Barbara, CA. Deputy Director, Computer Systems, Applications and Technology Group. Was Project Manager of a subcontract for the Global Positioning System (GPS) User Equipment Integration Support Facility. Was Chief Architect of the award-winning Software Life Cycle Support Environment (SLCSE), developed for the Rome Air Development Center.

1981 - 1984    **Anaconda Minerals Company** (a division of Atlantic Richfield Company), Denver, CO. Manager, Technical Systems. Managed two sections devoted to the development of exploration and engineering applications software; conducted trade studies and configured hardware, software, and telecommunications for a large new coal mine in Australia.

1979 - 1981    **Exploration Data Consultants**, Lakewood, Colorado. Senior Geophysicist. Was member of a research team investigating possible techniques for the direct detection of hydrocarbons.

1978 - 1979    **Martin Marietta Aerospace**, Denver, CO. Senior Engineer. Designed and implemented real time, structured software for the command generation and sensor characterization functions of an Attitude Control Laboratory (satellite emulation). Was on the proposal team for the three way "horse race" to see who would build the Global Positioning System (GPS).

1976 - 1978    **Atlantic Richfield Company**, Los Angeles, CA. Systems Analyst. Designed and implemented critical technical systems for ARCO's first surface coal mine (Black Thunder, Wyoming), now the largest surface coal mine in the United States.

1972 - 1976    **TRW Systems**, Redondo Beach, CA. Engineer and Programmer/Analyst. Contributed to annual accuracy reports for Minuteman II and III missile systems; participated in Tiger Team investigations of missile flight performance problems; performed mission simulations for various NASA programs, including Mariner Mars and Voyager.

1970 - 1972    **U.S. Geological Survey**, Denver, CO. Physical Science Technician. Performed data processing and field modeling functions for geophysical research projects. Co-authored the first detailed gravity map of Colorado.

### Selected Publications:

Bajwa, L., Wischart, W., and LaMonica, F. "A Software Lifecycle Support Environment." *Advisory Group for Aerospace Research and Development AGARD-CPP-417* (1987):34-1 to 34-18.

Bajwa, L. and Dowd, B. "Interactive Graphics for Surface Mining Materials Balance." *Proceedings of the Digital Equipment Computer Users Society (DECUS)* 8 (2) (1982):417-420.

Snyder, D., Kolvoord, R., Frangos, W., Bajwa, Y., Fleming, D., and Tasoi, T., *Exploration for Petroleum Using Complex Resistivity Measurements*, Exploration Data Consultants Proprietary Research Report (sold to oil companies), Lakewood, CO, 1980.

Bajwa, L. "Computerized Methods for Coal Property Planning and Evaluation." *Proceedings of the Second Symposium on the Geology of Rocky Mountain Coal - 1977* (1978):153-163.

Behrendt, J. and Bajwa, L., *Bouguer Gravity Map of Colorado*, U.S. Geological Survey, Washington, D.C., 1974.

**EXHIBIT F**

**The Information Bureau, Inc.**

**Financial Statements**

*Submitted By:*

**The Information Bureau, Inc.**  
113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

**TIB**  
**Balance Sheet Comparison**  
**As of December 31, 2001**

	Dec 31, '01	Dec 31, '00	\$ Change	% Change
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>Checking/Savings</b>				
Bank of America	169.14	0.00	169.14	100.0%
First National Bank	2,682.15	2,002.88	679.27	33.9%
Johnson County Bank	777.47	2,517.86	-1,740.39	-69.1%
Petty Cash	100.00	100.00	0.00	0.0%
Prepays	6,500.00	6,500.00	0.00	0.0%
<b>Total Checking/Savings</b>	10,228.76	11,120.74	-891.98	-8.0%
<b>Accounts Receivable</b>				
Accounts Receivable	1,289.37	-0.05	1,289.42	2,578,840.0%
<b>Total Accounts Receivable</b>	1,289.37	-0.05	1,289.42	2,578,840.0%
<b>Other Current Assets</b>				
Inventory	10,000.00	10,000.00	0.00	0.0%
Undeposited Funds	-9.00	10.26	-19.26	-187.7%
<b>Total Other Current Assets</b>	9,991.00	10,010.26	-19.26	-0.2%
<b>Total Current Assets</b>	21,509.13	21,130.95	378.18	1.8%
<b>Fixed Assets</b>				
A/Amortization	-387.00	0.00	-387.00	-100.0%
A/D Building	-1,858.00	-2,188.00	330.00	15.1%
A/D Computer Equipment	-69,702.00	-63,673.00	-6,029.00	-9.5%
A/D Leasehold Improvement	-3,794.00	0.00	-3,794.00	-100.0%
A/D Office Equipment	-466.00	-466.00	0.00	0.0%
Building	102,282.00	58,492.99	43,789.01	74.9%
Computer Equipment	91,676.63	66,276.63	25,400.00	38.3%
Land	8,773.00	0.00	8,773.00	100.0%
Office Equipment	466.06	466.06	0.00	0.0%
<b>Total Fixed Assets</b>	126,990.69	58,908.68	68,082.01	115.6%
<b>Other Assets</b>				
Deposits	1,350.00	3,150.00	-1,800.00	-57.1%
Leasehold Improvements	65,133.03	0.00	65,133.03	100.0%
<b>Total Other Assets</b>	66,483.03	3,150.00	63,333.03	2,010.6%
<b>TOTAL ASSETS</b>	<b>214,982.85</b>	<b>83,189.63</b>	<b>131,793.22</b>	<b>158.4%</b>
<b>LIABILITIES &amp; EQUITY</b>				
<b>Liabilities</b>				
<b>Current Liabilities</b>				
<b>Accounts Payable</b>				
Accounts Payable	-1,841.20	443.57	-2,284.77	-515.1%
<b>Total Accounts Payable</b>	-1,841.20	443.57	-2,284.77	-515.1%
<b>Credit Cards</b>				
Capital One Mastercard	1,866.64	1,327.61	539.03	40.6%
Capital One Visa	0.00	1,784.16	-1,784.16	-100.0%
Citibank Preferred Visa	0.00	8,085.91	-8,085.91	-100.0%
<b>Total Credit Cards</b>	1,866.64	11,197.68	-9,331.04	-83.3%
<b>Other Current Liabilities</b>				
Payroll Taxes Payable	2,584.55	925.03	1,659.52	179.4%
Sales Tax Payable	1,189.08	763.72	425.36	55.7%
Tennessee Excise & Franchise	0.00	1,699.00	-1,699.00	-100.0%
<b>Total Other Current Liabilities</b>	3,773.63	3,387.75	385.88	11.4%
<b>Total Current Liabilities</b>	3,799.07	15,029.00	-11,229.93	-74.7%

**TIB**  
**Balance Sheet Comparison**  
**As of December 31, 2001**

	<u>Dec 31, '01</u>	<u>Dec 31, '00</u>	<u>\$ Change</u>	<u>% Change</u>
<b>Long Term Liabilities</b>				
<b>Advances from Shareholders</b>	19,820.69	14,925.70	4,894.99	32.8%
<b>Interest Liability - Imputed</b>	3,021.96	3,021.96	0.00	0.0%
<b>Notes Payable - Mortgage</b>	144,438.36	0.00	144,438.36	100.0%
<b>Total Long Term Liabilities</b>	<u>167,281.01</u>	<u>17,947.66</u>	<u>149,333.35</u>	<u>832.1%</u>
<b>Total Liabilities</b>	<u>171,080.08</u>	<u>32,976.66</u>	<u>138,103.42</u>	<u>418.8%</u>
<b>Equity</b>				
<b>*Retained Earnings</b>	61,310.65	61,744.73	-434.08	-0.7%
<b>Net Income</b>	-18,476.04	-434.08	-18,041.96	-4,156.4%
<b>Common Stock</b>	100.00	100.00	0.00	0.0%
<b>Retained Earnings</b>	968.16	-11,197.68	12,165.84	108.7%
<b>Total Equity</b>	<u>43,902.77</u>	<u>50,212.97</u>	<u>-6,310.20</u>	<u>-12.6%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>214,982.85</b></u>	<u><b>83,189.63</b></u>	<u><b>131,793.22</b></u>	<u><b>158.4%</b></u>

**TIB**  
**Income Statement**  
January through December 2001

	Jan - Dec '01
<b>Ordinary Income/Expense</b>	
Income	
Cash Discounts	-1,761.50
Computer Systems	115,349.39
Miscellaneous	18,182.05
Refunds	160.00
Return Check Service Charge	0.00
Telephone Co-op - Commissions	25,759.43
Trucking Information Bureau	21,749.00
<b>Total Income</b>	<b>179,438.37</b>
<b>Cost of Goods Sold</b>	
*Cost of Goods Sold	173.00
Cost of Goods Sold	66,052.51
<b>Total COGS</b>	<b>66,225.51</b>
<b>Gross Profit</b>	<b>113,212.86</b>
Expense	
Advertising	1,266.40
Amortization	387.00
Automobile Expense	5,787.11
Bank Service Charges	2,263.61
Charitable Donations	613.96
Continuing Education	1,255.00
Depreciation Expense	9,493.00
Dues & Subscriptions	1,484.21
Insurance	5,009.21
Interest Expense	8,818.91
Interest Expense - Imputed	844.17
Janitorial	1,955.31
Licenses & Permits	82.73
Loan Fee	1,364.00
Meals & Entertainment	4,953.62
Office Supplies	2,820.97
P/R Taxes payable	1,401.37
Payroll Salaries & Wages	46,067.42
Penalties	443.06
Postage & Delivery	3,048.12
Printing & Reproduction	956.52
Professional Fees	1,799.50
Referrals	45.00
Rent	601.88
Repairs	0.00
Taxes	5,333.70
Telephone	15,240.66
Travel	2,366.73
Uncategorized Expenses	809.00
Utilities	5,176.73
<b>Total Expense</b>	<b>131,688.90</b>
<b>Net Ordinary Income</b>	<b>-18,476.04</b>
<b>Other Income/Expense</b>	
Other Expense	
Other Expenses	0.00
<b>Total Other Expense</b>	<b>0.00</b>
<b>Net Other Income</b>	<b>0.00</b>
<b>Net Income</b>	<b>-18,476.04</b>



**TIB**  
**Statement of Cash Flows**  
January through December 2001

	<u>Jan - Dec '01</u>
<b>OPERATING ACTIVITIES</b>	
Net Income	-18,476.04
Adjustments to reconcile Net Income to net cash provided by operations:	
Accounts Receivable	-1,289.42
Accounts Payable	-2,284.77
Capital One Mastercard	539.03
Capital One Visa	-1,784.16
Citibank Preferred Visa	-8,085.91
Payroll Taxes Payable	1,659.52
Sales Tax Payable	425.36
Tennessee Excise & Franchise	-1,699.00
Net cash provided by Operating Activities	-30,995.39
<b>INVESTING ACTIVITIES</b>	
A/Amortization	387.00
A/D Building	-330.00
A/D Computer Equipment	6,029.00
A/D Leasehold Improvement	3,794.00
Building	-43,789.01
Computer Equipment	-25,400.00
Land	-8,773.00
Deposits	1,800.00
Leasehold Improvements	-65,133.03
Net cash provided by Investing Activities	-131,415.04
<b>FINANCING ACTIVITIES</b>	
Advances from Shareholders	4,894.99
Notes Payable - Mortgage	144,438.36
Retained Earnings	12,165.84
Net cash provided by Financing Activities	161,499.19
Net cash increase for period	-911.24
Cash at beginning of period	11,131.00
Cash at end of period	<u><u>10,219.76</u></u>

**TIB**  
**P&L Year-to-Date Comparison**  
**January through December 2001**

	<u>Jan - Dec '01</u>	<u>Jan - Dec '01</u>
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
Cash Discounts	-1,761.50	-1,761.50
Computer Systems	115,349.39	115,349.39
Miscellaneous	18,182.05	18,182.05
Refunds	160.00	160.00
Return Check Service Charge	0.00	0.00
Telephone Co-op - Commissions	25,759.43	25,759.43
Trucking Information Bureau	21,749.00	21,749.00
<b>Total Income</b>	<u>179,438.37</u>	<u>179,438.37</u>
<b>Cost of Goods Sold</b>		
*Cost of Goods Sold	173.00	173.00
Cost of Goods Sold	66,052.51	66,052.51
<b>Total COGS</b>	<u>66,225.51</u>	<u>66,225.51</u>
<b>Gross Profit</b>	<u>113,212.86</u>	<u>113,212.86</u>
<b>Expense</b>		
Advertising	1,266.40	1,266.40
Amortization	387.00	387.00
Automobile Expense	5,787.11	5,787.11
Bank Service Charges	2,263.61	2,263.61
Charitable Donations	613.96	613.96
Continuing Education	1,255.00	1,255.00
Depreciation Expense	9,493.00	9,493.00
Dues & Subscriptions	1,484.21	1,484.21
Insurance	5,009.21	5,009.21
Interest Expense	8,818.91	8,818.91
Interest Expense - Imputed	844.17	844.17
Janitorial	1,955.31	1,955.31
Licenses & Permits	82.73	82.73
Loan Fee	1,364.00	1,364.00
Meals & Entertainment	4,953.62	4,953.62
Office Supplies	2,820.97	2,820.97
P/R Taxes payable	1,401.37	1,401.37
Payroll Salaries & Wages	46,067.42	46,067.42
Penalties	443.06	443.06
Postage & Delivery	3,048.12	3,048.12
Printing & Reproduction	956.52	956.52
Professional Fees	1,799.50	1,799.50
Referrals	45.00	45.00
Rent	601.88	601.88
Repairs	0.00	0.00
Taxes	5,333.70	5,333.70
Telephone	15,240.66	15,240.66
Travel	2,366.73	2,366.73
Uncategorized Expenses	809.00	809.00
Utilities	5,176.73	5,176.73
<b>Total Expense</b>	<u>131,688.90</u>	<u>131,688.90</u>
<b>Net Ordinary Income</b>	<u>-18,476.04</u>	<u>-18,476.04</u>
<b>Other Income/Expense</b>		
<b>Other Expense</b>		
Other Expenses	0.00	0.00
<b>Total Other Expense</b>	<u>0.00</u>	<u>0.00</u>
<b>Net Other Income</b>	<u>0.00</u>	<u>0.00</u>
<b>Net Income</b>	<u><u>-18,476.04</u></u>	<u><u>-18,476.04</u></u>

**EXHIBIT H**

**The Information Bureau, Inc.**

**Corporate Surety Bond**

*Submitted By:*

**The Information Bureau, Inc.**

**113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002**

# TENNESSEE REGULATORY AUTHORITY

## TENNESSEE TELECOMMUNICATIONS SERVICE PROVIDER'S SURETY BOND

Bond #: 3-693-075-12

**WHEREAS**, The Information Bureau, Inc. (the "Principal"),  
as applied to the Tennessee Regulatory Authority for authority to provide telecommunications services in the State of Tennessee; and

**WHEREAS**, under the provisions of Title 65, Chapter 4, Section 125(j) of the Tennessee Code Annotated, as amended, the Principal is required to file this bond in order to obtain such authority and to secure the payment of any monetary sanction imposed in any enforcement proceeding brought under Title 65 of the Tennessee Code Annotated or the Consumer Telemarketing Act of 1990 by or on behalf of the Tennessee Regulatory Authority (the "TRA"); and

**WHEREAS**, THE OHIO CASUALTY INSURANCE COMPANY  
the "Surety"), a corporation licensed to do business in the State of Tennessee and duly authorized by the Tennessee Commissioner of Insurance to engage in the surety business in this state pursuant to Title 55 Chapter 2 of the Tennessee Code Annotated, has agreed to issue this bond in order to permit the Principal to comply with the provisions of Title 65, Chapter 4, Section 125(j) of the Tennessee Code Annotated;

**NOW THEREFORE, BE IT KNOWN**, that we the Principal and the Surety are held and firmly bound to the STATE OF TENNESSEE, in accordance with the provisions of Tennessee Code Annotated, Title 65, Chapter 4, Section 125(j), in the full amount of twenty thousand dollars (\$20,000.00) lawful money of the United States of America to be used for the full and prompt payment of any monetary sanction imposed against the Principal, its representatives, successors or assigns, in any enforcement proceeding brought under Title 65 of Tennessee Code Annotated or the Consumer Telemarketing Act of 1990, by or on behalf of the TRA, for which obligation we bind ourselves, our representatives, successors and assigns, each jointly and severally, firmly and unequivocally by these presents.

This bond shall become effective on the 1st day of December, 2000, and shall be continuous; provided, however, that each annual renewal period or portion thereof shall constitute a new bond term. Regardless of the number of years this bond may remain in force, the liability of the Surety shall not be cumulative, and the aggregate liability of the Surety for any and all claims, suits or actions under this bond shall not exceed Twenty Thousand Dollars (\$20,000.00). The Surety may cancel this bond by giving thirty (30) days written notice of such cancellation to the TRA and Principal by certified mail, it being understood that the Surety shall not be relieved of liability that may have accrued under this bond prior to the date of cancellation.

### PRINCIPAL

The Information Bureau, Inc.  
Name of Company authorized by the TRA

Docket # 00-00784  
Company ID # as assigned by TRA

### SIGNATURE OF PRINCIPAL

Kirti S. Bajwa  
Name: KIRTI S. BAJWA  
Title: PRESIDENT

### SURETY

THE OHIO CASUALTY INSURANCE COMPANY  
Name of Surety

136 North Third St., Hamilton, OH 45025  
Address of Surety

### SIGNATURE OF SURETY AGENT

Judy L. Harvey  
Name: Judy L. Harvey  
Title: Attorney-in-Fact

P.O. Box 35069  
Address of Surety Agent:  
Louisville, KY 40232-5069

THIS BOND IS ISSUED IN ACCORDANCE WITH THE PROVISIONS OF SECTION 125, CHAPTER 4, TITLE 65 OF THE TENNESSEE CODE ANNOTATED AS AMENDED BY CHAPTER NO. 586, 2000 PUBLIC ACTS. SHOULD THERE BE ANY CONFLICT WITH THE TERMS HEREOF AND THE STATUTE OR REGULATIONS PROMULGATED THEREUNDER, THE STATUTE OR REGULATIONS SHALL PREVAIL. (POWER OF ATTORNEY FROM AN APPROVED INSURANCE COMPANY MUST BE ATTACHED.)

### ACKNOWLEDGMENT OF PRINCIPAL

STATE OF TENNESSEE  
COUNTY OF Johnson

Before me, a Notary Public of the State and County aforesaid, personally appeared Histi S. Bawin with whom I am personally acquainted and who, upon oath, acknowledged himself to be the individual who executed the foregoing bond on behalf of The Ohio Casualty Ins. Co. and he acknowledged to me that he executed the same.

WITNESS my hand and seal this 5 day of December, 2000.

My Commission Expires:

12-09, 2001

Millie R. Arnold  
Notary Public

### ACKNOWLEDGMENT OF SURETY

~~STATE OF TENNESSEE~~  
COUNTY OF Kentucky  
Jefferson

Before me, a Notary Public of the State and County aforesaid, personally appeared Judy L. Harvey with whom I am personally acquainted and who, upon oath, acknowledged himself to be the individual who executed the foregoing bond on behalf of THE OHIO CASUALTY INSURANCE CO the within named Surety, a corporation licensed to do business in the State of Tennessee and duly authorized by the Tennessee Commissioner of Insurance to engage in the surety business in this state pursuant to Title 56, Chapter 2 of the Tennessee Code Annotated, and that he as such an individual being authorized to do so, executed the foregoing bond, by signing the name of the corporation by himself and as such individual.

WITNESS my hand and seal this 1st day of December, 2000.

My Commission Expires:

December 6, 2003, 2000

Katie M. Stevens  
Notary Public

### APPROVAL AND INDORSEMENT

This is to certify that I have examined the foregoing bond and found the same to be sufficient and in conformity to law, that the sureties on the same are good and worth the penalty thereof, and that the same has been filed with the Tennessee Regulatory Authority, State of Tennessee, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Name:  
Title:

**CERTIFIED COPY OF POWER OF ATTORNEY  
THE OHIO CASUALTY INSURANCE COMPANY  
WEST AMERICAN INSURANCE COMPANY**

No. 33-937

**Know All Men by These Presents:** That THE OHIO CASUALTY INSURANCE COMPANY, an Ohio Corporation, and WEST AMERICAN INSURANCE COMPANY, an Indiana Corporation, in pursuance of authority granted by Article VI, Section 7 of the By-Laws of The Ohio Casualty Insurance Company and Article VI, Section 1 of West American Insurance Company, do hereby nominate, constitute and appoint Judy L. Harvey, Kathy L. Wyman or Katie M. Stevens of Louisville, Kentucky its true and lawful agent (s) and attorney (s)-in-fact, to make, execute, seal and deliver for and on its behalf as surety, and as its act and deed any and all BONDS, UNDERTAKINGS, and RECOGNIZANCES, not exceeding in any single instance **TWO MILLION FIVE HUNDRED THOUSAND (\$2,500,000.00) DOLLARS**, excluding, however, any bond(s) or undertaking(s) guaranteeing the payment of notes and interest thereon

And the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Companies, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Companies at their administrative offices in Hamilton, Ohio, in their own proper persons. The authority granted hereunder supersedes any previous authority heretofore granted the above named attorney(s)-in-fact.

In WITNESS WHEREOF, the undersigned officer of the said The Ohio Casualty Insurance Company and West American Insurance Company has hereunto subscribed his name and affixed the Corporate Seal of each Company this 5th day of April, 1999.



Sam Lawrence

Sam Lawrence, Assistant Vice President

STATE OF OHIO,  
COUNTY OF BUTLER

On this 5th day of April, 1999 before the subscriber, a Notary Public of the State of Ohio, in and for the County of Butler, duly commissioned and qualified, came Sam Lawrence, Assistant Vice President of THE OHIO CASUALTY INSURANCE COMPANY and WEST AMERICAN INSURANCE COMPANY, to me personally known to be the individual and officer described in, and who executed the preceding instrument, and he acknowledged the execution of the same, and being by me duly sworn depose and saith, that he is the officer of the Companies aforesaid, and that the seals affixed to the preceding instrument are the Corporate Seals of said Companies, and the said Corporate Seals and his signature as officer were duly affixed and subscribed to the said instrument by the authority and direction of the said Corporations.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal at the City of Hamilton, State of Ohio, the day and year first above written.



Barbara Hoffman

Notary Public in and for County of Butler, State of Ohio  
My Commission expires September 25, 2002.

This power of attorney is granted under and by authority of Article VI, Section 7 of the By-Laws of The Ohio Casualty Insurance Company and Article VI, Section 1 of West American Insurance Company, extracts from which read:

Article VI, Section 7. APPOINTMENT OF ATTORNEYS-IN-FACT, ETC. "The chairman of the board, the president, any vice-president, the secretary or any assistant secretary of each of these Companies shall be and is hereby vested with full power and authority to appoint attorneys-in-fact for the purpose of signing the name of the Companies as surety to, and to execute, attach the corporate seal, acknowledge and deliver any and all bonds, recognizances, stipulations, undertakings or other instruments of suretyship and policies of insurance to be given in favor of any individual, firm, corporation, or the official representative thereof, or to any county or state, or any official board or boards of county or state, or the United States of America, or to any other political subdivision."

Article VI, Section 1. APPOINTMENT OF RESIDENT OFFICERS. "The Chairman of the Board, the President, any Vice President, a Secretary or any Assistant Secretary shall be and is hereby vested with full power and authority to appoint attorneys in fact for the purpose of signing the name of the corporation as surety or guarantor, and to execute, attach the corporate seal, acknowledge and deliver any and all bonds, recognizances, stipulations, undertakings or other instruments of suretyship or guarantee, and policies of insurance to be given in favor of an individual, firm, corporation, or the official representative thereof, or to any county or state, or any official board or boards of any county or state, or the United States of America, or to any other political subdivision."

This instrument is signed and sealed by facsimile as authorized by the following Resolution adopted by the respective directors of the Companies (adopted May 27, 1970-The Ohio Casualty Insurance Company; adopted April 24, 1980-West American Insurance Company):

"RESOLVED that the signature of any officer of the Company authorized by the By-Laws to appoint attorneys in fact, the signature of the Secretary or any Assistant Secretary certifying to the correctness of any copy of a power of attorney and the seal of the Company may be affixed by facsimile to any power of attorney or copy thereof issued on behalf of the Company. Such signatures and seal are hereby adopted by the Company as original signatures and seal, to be valid and binding upon the Company with the same force and effect as though manually affixed."

**CERTIFICATE**

I, the undersigned Assistant Vice President of The Ohio Casualty Insurance Company and West American Insurance Company, do hereby certify that the foregoing power of attorney, the referenced By-Laws of the Companies and the above Resolution of their Boards of Directors are true and correct copies and are in full force and effect on this date.

IN WITNESS WHEREOF, I have hereunto set my hand and the seals of the Companies this 10th day of December, 2000



Mark L. Schubert

Assistant Vice President

**EXHIBIT I**

The Information Bureau, Inc.

**Small and Minority Owned  
Telecommunication Business  
Participation Plan**

*Submitted By:*

**The Information Bureau, Inc.**  
113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

## **EXHIBIT I**

### **Small and Minority-Owned Telecommunications Business Participation Plan**

Pursuant to T.C.A. §65-5-212, as amended, The Information Bureau, Inc. ("TIB") submits this small and minority-owned Telecommunications business participation plan ("Plan") along with its Application for a Certificate of Public Convenience and Necessity to provide competing intrastate and local exchange services in Tennessee.

#### **I. PURPOSE**

The purpose of §65-5-212 is to provide opportunities for small and minority-owned businesses to provide goods and services to Telecommunications service providers. TIB is committed to the goals of §65-5-212 and to taking steps to support the participation of small and minority-owned Telecommunications businesses in the Telecommunications industry. TIB will endeavor to provide opportunities for small and minority-owned Telecommunications businesses to compete for contracts and subcontracts for goods and services. As part of its procurement process, TIB will make efforts to identify and inform minority-owned and small businesses that are qualified and capable of providing goods and services to TIB of such opportunities. TIB representatives have already contacted the Department of Economic and Community Development, the administrator of the small and minority-owned Telecommunications assistance program, to obtain a list of qualified vendors. Moreover, TIB will seek to increase awareness of such opportunities so that companies not otherwise identified will have sufficient information to participate in the procurement process.

#### **II. DEFINITIONS**

As defined in §65-5-212.

*Minority-Owned Business.* Minority-owned business shall mean a business which is solely owned, or at least fifty-one percent (51%) of the assets or outstanding stock of which is owned, by an individual who personally manages and controls daily operations of such business, and who is impeded from normal entry into the economic mainstream because of race, religion, sex or national origin and such business has annual gross receipts of less than four million dollars (\$4,000,000).

*Small Business.* Small Business shall mean a business with annual gross receipts of less than four million dollars (\$4,000,000).

#### **III. ADMINISTRATION**

TIB's Plan will be overseen and administered by the individual named below, hereinafter referred to as the Administrator, who will be responsible for carrying



out and promoting TIB's full efforts to provide equal opportunities for small and minority-owned businesses. The Administrator of the Plan will be:

Kirti S. Bajwa  
The Information Bureau, Inc. ("TIB")  
113 South Church Street  
P.O. Box 49  
Mountain City, Tennessee 37683  
Telephone: 423-727-3001  
Facsimile: 423-727-3002

The Administrator's responsibilities will include:

- (1) Maintaining an updated Plan in full compliance with §65-5-212 and the rules and orders of the Tennessee Regulatory Authority.
- (2) Establishing and developing policies and procedures necessary for the successful implementation of the Plan.
- (3) Preparing and submitting such forms as may be required by the Tennessee Regulatory Authority, including the filing of required annual updates.
- (4) Serving as the primary liaison to and cooperate with the Tennessee Regulatory Authority, other agencies of the State of Tennessee, and small and minority-owned businesses to locate and use qualified small and minority-owned businesses as defined in §65-5-212.
- (5) Searching for and developing opportunities to use small and minority-owned businesses and encouraging such businesses to participate in and bid on contracts and subcontracts.
- (6) Providing records and reports and cooperate in any authorized surveys as required by the Tennessee Regulatory Authority.
- (7) Establishing a record-keeping system to track qualified small and minority-owned businesses and efforts to use such businesses.
- (8) Providing information and educational activities to persons within TIB and training such persons to seek out, encourage, and promote the use of small and minority owned businesses.

In performance of these duties, the Administrator will utilize a number of resources, including the following:

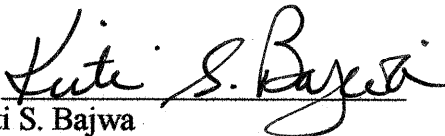
- Chambers of Commerce
- The Tennessee Department of Economic and Community Development
- The United States Department of Commerce
- Small Business Administration
- Office of Minority Business
- The National Minority Supplier Development Counsel
- The National Association of Women Business Owners
- The National Association of Minority Contractors
- Historically Black Colleges, Universities, and Minority Institutions

The efforts to promote and ensure equal opportunities for small and minority-owned businesses are primarily spelled out in the Administrator's duties above. Additional efforts to provide opportunities to small and minority-owned businesses will include offering, where appropriate and feasible, small and minority-owned businesses assistance with technical, insurance, bonding, licensing, production, and deadline requirements.

#### **IV. RECORDS AND COMPLIANCE REPORTS**

TIB will maintain records of qualified small and minority-owned business and efforts to use the goods and services of such businesses. In addition, TIB will maintain records of educational and training activities conducted or attended and of the internal procurement procedures adopted to support this plan. TIB will submit records and reports required by the Tennessee Regulatory Authority concerning the Plan. Moreover, TIB will cooperate fully with any surveys and studies required by the Tennessee Regulatory Authority.

The Information Bureau, Inc.

By:   
Kirti S. Bajwa  
President & CEO

Dated: June 19, 2002

**EXHIBIT J**

The Information Bureau, Inc.

**IntraLATA  
Toll Dialing Parity Plan**

*Submitted By:*

**The Information Bureau, Inc.**

113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

## **IntraLATA Toll Dialing Parity Plan**

### **Definitions**

Federal Communications Commission (herein referred to as FCC)

Inter-Exchange Carrier (herein referred to as IXC)

Local Access Transport Area (herein referred to as LATA)

Local Exchange Carrier (herein referred to as LEC)

Primary InterExchange Carrier (herein referred to as PIC)

Tennessee Regulatory Authority (herein referred to as TRA)

The Information Bureau, Inc. (herein referred to as TIB)

### **Background**

The intent of this Plan is to provide a proposal that, upon implementation, would provide customers the ability to select the telecommunications carrier of their choice for routing their intraLATA toll calls.

1. TIB will provide InterLATA toll parity pursuant to FCC Order 96-333, 38 upon first day that it begins its operation. Dialing parity will be available in all exchanges in which the company offers service.
2. As outlined in its application, TIB will initially offer telecom services in Johnson County, Tennessee. However, in the future it will offer telecom services in other areas in the state of Tennessee. Dialing parity will be available in all exchanges in which TIB offers service.
3. With the full 2-PIC methodology, customers will be able to presubscribe to one telecommunications carrier for interLATA toll calls and presubscribe to the same or a different participating telecommunications carrier, including their existing LEC, for all intraLATA toll calls. Orders for changes will be accepted and processed beginning on the implementation date.

TIB employees who communicate with the public, accept customer orders, and serve in customer service capacities will be trained to explain the process to customers for making PIC changes for IntraLATA toll calls. Business Office personnel will be prepared to make changes in customer records based upon requests from customers or carriers and will direct customers to their chosen intraLATA carriers. Processes will be in place to provide new customers with an opportunity to choose their intraLATA toll carrier from a list of available carriers.

#### **a. Existing Customers**

On the implementation date, TIB will be the IntraLATA toll provider for TIB customers in TIB's local exchange area. On the date in which intraLATA toll presubscription is implemented in Tennessee, customers may presubscribe to TIB or any telecommunications carrier offering intraLATA toll service in their exchange.

Customers will remain with TIB until they affirmatively choose an intraLATA toll carrier. Customers may make this selection through their own initiative or as a result of the promotional marketing activities of participating IntraLATA toll telecommunications carriers. Customers may communicate their choice of carriers directly to TIB, as their local exchange service provider, through the local Business Office or indirectly through their selected carriers.

**b. New Installation Customers**

Customers who contact TIB requesting new telephone exchange service will be provided a list of telecommunications carriers available to provide interLATA toll service. Upon implementation of intraLATA toll presubscription, the customer will be provided a second list of carriers, including TIB that provides IntraLATA toll service in their exchange.

4. The list of available intraLATA toll carriers will be presented to customers in a competitively neutral manner. Customers who do not make a positive choice for an intraLATA toll carrier will be identified within TIB's system as a "no-PIC" and will not be automatically defaulted to a carrier. Customers identified, as "no-PIC" within TIB's systems will be required to dial 10XXX to place intraLATA toll calls until they make an affirmative choice for an intraLATA toll carrier.
5. TIB will deploy a two-PIC option.
6. TIB recognizes the importance of keeping customers informed of our ongoing operations, and making sure customers have the data necessary to make informed decisions on IntraLATA carriers.

Therefore, upon establishing service with TIB, customers will be informed about the availability of toll providers that serve TIB subscribers.

7. This plan is associated with the LATA designated as the 423 area code and will provide intraLATA and interLATA calling according to existing LATA boundaries.
8. TIB does not propose to waive PIC change charges. Customers that select a PIC at the time an order is placed will not be billed an additional fee for the selection of intraLATA and interLATA carrier.
9. TIB will make PIC-freeze and other anti-slamming tools available upon request to subscribers. In addition, TIB will include and enforce slamming penalties designed to discourage slamming by the carriers.
10. TIB will provide non-discriminatory access to telephone numbers, operator services, directory assistance and directory listings.
11. TIB will comply with all rules of the FCC and the TRA.

**EXHIBIT K**

**The Information Bureau, Inc.**

**Certificate of Service**

On the 19<sup>th</sup> day of June 2002, notice of the foregoing application of TIB and its intention of providing service was served by first-class mail to the companies on the attached list.

*Submitted By:*

**The Information Bureau, Inc.**

113 South Church St - P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

**LISTING**  
**INCUMBENT LOCAL EXCHANGE SERVICE PROVIDERS**  
**CERTIFICATED IN TENNESSEE**  
**(FACILITIES-BASED)**

- 1) **ARDMORE TELEPHONE COMPANY, INC.**  
P.O. Box 549  
517 Ardmore Avenue  
Ardmore, TN 38449  
(205) 423-2131  
(205) 423-2208 (Fax)
- 2) **BELLSOUTH**  
333 Commerce Street  
Nashville, TN 37201-3300  
(615) 214-3800  
(615) 214-8820 (Fax)
- 3) **CENTURY TELEPHONE OF ADAMSVILLE**  
P.O. Box 405  
116 N. Oak Street  
Adamsville, TN 38310  
(901) 632-3311  
(901) 632-0232 (Fax)
- 4) **CENTURY TELEPHONE OF CLAIBORNE**  
P.O. Box 100  
507 Main Street  
New Tazewell, TN 37825  
(423) 626-4242  
(423) 626-5224 (Fax)
- 5) **CENTURY TELEPHONE OF OOLTEWAH-COLLEGEDALE, INC.**  
P.O. Box 782  
5616 Main Street  
Ooltewah, TN 37363  
(423) 238-4102  
(423) 238-5699 (Fax)
- 6) **CITIZENS COMMUNICATIONS COMPANY OF TENNESSEE**  
P.O. Box 770  
300 Bland Street  
Bluefield, WV 24701

- 7) **CITIZENS COMMUNICATIONS COMPANY OF THE VOLUNTEER STATE**  
P.O. Box 770  
300 Bland Street  
Bluefield, WV 24701
- 8) **LORETTO TELEPHONE COMPANY, INC.**  
P.O. Box 130  
Loretto, TN 38469  
(931) 853-4351  
(931) 853-4329 (Fax)
- 9) **MILLINGTON TELEPHONE COMPANY, INC.**  
**P.O. Box 429**  
4880 Navy Road  
Millington, TN 38083-0429  
(901) 872-3311  
(901) 873-0022 (Fax)
- 10) **SPRINT-UNITED**  
112 Sixth Street  
Bristol, TN 37620  
(423) 968-8161  
(423) 968-3148 (Fax)
- 11) **TDS TELECOM-CONCORD TELEPHONE EXCHANGE, INC.**  
P.O. Box 22610  
701 Concord Road  
Knoxville, TN 37933-0610  
(423) 966-5828  
(423) 966-9000 (Fax)
- 12) **TDS TELECOM-HUMPHREYS COUNTY TELEPHONE COMPANY**  
P.O. Box 552  
203 Long Street  
New Johnsonville, TN 37134-0552  
(931) 535-2200  
(931) 535-3309 (Fax)
- 13) **TDS TELECOM-TELLICO TELEPHONE COMPANY, INC.**  
P.O. Box 9  
102 Spence Street  
Tellico Plains, TN 37385-0009  
(423) 671-4600  
(423) 253-7080 (Fax)



- 14) TDS TELECOM-TENNESSEE TELEPHONE COMPANY**  
P.O. Box 18139  
Knoxville, TN 37928-2139  
(423) 922-3535  
(423) 922-9515 (Fax)
- 15) TEC-CROCKETT TELEPHONE COMPANY, INC.**  
P.O. Box 7  
Friendship, TN 38034  
(901) 677-8181
- 16) TEC-PEOPLE'S TELEPHONE COMPANY, INC.**  
P.O. Box 310  
Erin, TN 37061  
(931) 289-4221  
(931) 289-4220 (Fax)
- 17) TEC-WEST TENNESSEE TELEPHONE COMPANY, INC.**  
P.O. Box 10  
244 E. Main Street  
Bradford, TN 38316  
(901) 742-2211  
(901) 742-2212 (Fax)
- 18) UNITED TELEPHONE COMPANY**  
P.O. Box 38  
120 Taylor Street  
Chapel Hill, TN 37034  
(931) 364-2289  
(931) 364-7202 (Fax)

**EXHIBIT L**

**The Information Bureau, Inc.**

**Numbering Issue**

*Submitted By:*

**The Information Bureau, Inc.**

113 South Church St - P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

## **EXHIBIT L**

### **Numbering Issues**

Please provide answers to the following questions concerning numbering within your proposed service area:

**NOTE:** Applicant will provide local exchange service through the lease or purchase of UNE platform. Consequently, Applicant will rely on the underlying carrier to ensure to pre-assign phone numbers and therefore this section is not applicable.

**Q. What is your company's expected demand for NXXs per NPA within a year of approval of your application?**

*A. 2000*

**Q. How many NXXs do you estimate that you will request from NANPA when you establish your service footprint?**

*A. 2000*

**Q. When and in what NPA do you expect to establish your service footprint?**

*A. 423-727*

**Q. Will the company sequentially assign telephone numbers within NXXs?**

*A. Yes, if possible*

**Q. What measures does the company intend to take to conserve Tennessee numbering resources?**

*A. TIB will service Johnson County only consisting of approximately 10,000 households.*

**Q. When ordering new NXXs for growth, what percentage fill of an existing NXX does the company use to determine when a request for a new NXX will be initiated?**

*A. 70%*

**EXHIBIT M**

The Information Bureau, Inc.  
**Tennessee Specific Operational Issues**

*Submitted By:*  
**The Information Bureau, Inc.**  
113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

## EXHIBIT M

### TENNESSEE SPECIFIC OPERATIONAL ISSUES

**Regarding questions 1-4:** "TIB" will offer voice grade services through the facilities of BellSouth and Sprint/United. "TIB" will comply with all applicable statutes and regulations in connection with any provision of regulated voice grade services.

In the future when TIB starts providing facilities based services, it will comply with Tennessee Specific Operational Issues as follows:

**Question 1:** TIB will fully comply with TCA §65-21-114. TIB has a cross index of all area codes (NPA) and prefixes (NXX) for the state of Tennessee which point to all area codes (NPA) and prefixes (NXX) which are in the local calling area. TIB will use this cross-index table to determine if the calls are made to local or toll free area and would not charge for such calls.

**Question 2:** Yes. Additionally, once the TIB receives the authority to sell facilities based services, it will again familiarize with Tennessee County Wide Calling database and will continue to do so on a regular basis.

**Question 3:** Yes.

**Question 4:** TIB will use its calling area index table (as explained in **Question 1**) when preparing its billing. TIB will also list local toll-free calling area on its web site. Each invoice will list the address of such web site for customer's benefit.

**Question 5:** The name and telephone number of the person responsible to work with the TRA on resolving customer complaints is:

Kirti S. Bajwa  
423-727-3001

**Question 6:** "TIB" has no plan to telemarket its services in Tennessee at this time as "TIB's" services are rendered from its storefronts. In the event "TIB" decides to telemarket its services in the future, it is aware of the telemarketing statutes and regulations found in TCA §65-4-401 *et seq.* and Chapter 1220-4-11.

**EXHIBIT N**

**The Information Bureau, Inc.**

**Pre-filed Testimony  
Of  
Kirti S. Bajwa**

*Submitted By:*  
**The Information Bureau, Inc.**  
113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

**TENNESSEE REGULATORY AUTHORITY  
NASHVILLE, TENNESSEE**

**APPLICATION OF THE INFORMATION BUREAU, INC.  
FOR A CERTIFICATE TO PROVIDE  
COMPETING LOCAL TELEPHONE  
SERVICES**

**PRE-FILED TESTIMONY OF KIRTI S. BAJWA**

I, Kirti S. Bajwa, do hereby testify as follows in support of the application of The Information Bureau, Inc., for a Certificate of convenience and necessity as a competing telecommunications services provider to provide telecommunication services throughout the State of Tennessee.

Q: Please state your full name, business address, and position.

A. Kirti S. Bajwa, 113 South Church Street, Mountain City, TN 37683. I am President/CFO of The Information Bureau, Inc.

Q: Please briefly describe your duties.

A. My duties include overseeing all of TIB's departments and ensuring regulatory compliance with the Public Service Commission in the state that we are currently approved to conduct business.

Q: Please describe your business experience and educational background.

A. My biography is included as part of Exhibit E of the Application

Q: Are all statements in TIB's Application for a Certificate of Convenience and necessity true and correct to the best of your knowledge, information and belief?

A. Yes

Q: Please describe the current corporate structure of The Information Bureau, Inc.

A. See Exhibit A

Q: Does TIB possess the requisite managerial, financial, and technical abilities to provide the services for which it has applied for authority?

A. Yes

Q: Please describe TIB's financial qualifications.

A. Applicant's most recent and projected financial statements are attached as Exhibit G and F to The Information Bureau, Inc.'s Application. The financial documentation

included with this Application demonstrates that TIB is qualified to provide the proposed services.

**Q: Please describe TIB's managerial and technical qualifications.**

**A. TIB's managerial and technical qualifications are described in Exhibit E to The Information Bureau, Inc.'s Application. TIB has the managerial and technical qualifications to provide the proposed services.**

**Q: What services will TIB offer?**

**A. TIB seeks authority to provide facilities-based and resold local exchange and intrastate interexchange services: 1) by reselling the service of other certified local exchange carriers operating in the State of Tennessee; and 2) by leasing unbundled network elements obtained from certificated incumbent local exchange carriers operating in the State of Tennessee. TIB intends to provide telecommunications services to residential and business customers.**

**Q: Will TIB offer service to all consumers within its service area?**

**A. TIB will offer service to all consumers. However, the availability of some of the services that TIB offers may be limited by the technology and the availability of facilities established through incumbent local exchange carriers.**

**Q: Does TIB plan to offer local exchange telecommunications services in areas served by any incumbent local exchange telephone company with fewer than 100,000 total access lines?**

**A. Yes**

**Q: Will the granting of a certificate of convenience and necessity to TIB serve the public interest?**

**A. Yes, granting TIB a Certificate of Convenience and Necessity would serve the public interest. TIB will provide competitive services throughout the State of Tennessee. Additional competition is in the public interest because it increases choices and tends to reduce prices.**

**Q: Does TIB intend to comply with all TRA rules, statues, and orders pertaining to the provision of telecommunications services in Tennessee, including those for disconnection and reconnection of service?**

**A. Yes, TIB intends to comply with all TRA rules, statues and orders, including TCA 65-2-201.**

**Q: Has any state ever denied TIB, Inc. or one of its affiliates authorization to provide intrastate service?**

**A. No, TIB has not ever been denied authorization to provide intrastate service.**

**Q: Has any state ever revoked the certification of TIB or one of its affiliates?**

**A. No.**



Q: Has TIB or one of its affiliates ever been investigated or sanctioned by any regulatory authority for service or billing irregularities?

A. No. TIB has never been investigated or sanctioned by any regulatory authority.

Q: Who is knowledgeable about TIB's operations and will serve as TIB's regulatory and customer service contact?

A. I, Kirti S. Bajwa, am knowledgeable about TIB's operations and will serve as TIB's regulatory and customer service contact.

Q: Please explain in detail TIB's proposed procedures for responding to information requests from the TRA and its staff.

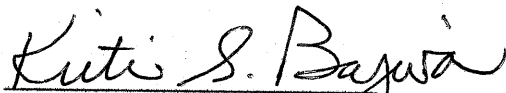
A. All staff and TRA information request can be directed to and will be responded to as soon as possible:

Kirti. S. Bajwa  
President & CFO  
P.O. Box 49  
Mountain City, Tennessee 37683

Q: Does this conclude your testimony?

A. Yes, this concludes my testimony.

I swear that the foregoing testimony is true and correct to the best of my knowledge.



Kirti S. Bajwa, President & CFO  
THE INFORMATION BUREAU, INC.

Subscribed and sworn to me this 26 day of June 2002.

Notary Public:   
Millie A. Arnold, Notary

State of Tennessee

County of Johnson

My commission expires 01-03-06

**EXHIBIT O**

**The Information Bureau, Inc.**

**Tariffs**

*Submitted By:*

**The Information Bureau, Inc.**

113 South Church St – P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

**TITLE SHEET**

**THE INFORMATION BUREAU, INC.**

**Dbas: TIB and/or TIB Telephone Co-op**

This contains the descriptions, regulations, and rates applicable to the furnishing of services and facilities for alternative local exchange telecommunications services provided by The Information Bureau, Inc. ("TIB"), with principal offices at 113 South Church Street, Mountain City, TN 37683. This tariff applies to services furnished within the state of Tennessee. This is on file with the Tennessee Regulatory Authority, and copies may be inspected, during normal business hours, at the Company's principal place of business.

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Issued Date: June 26, 2002

Effective Date:

*Submitted By:*

**The Information Bureau, Inc.**

113 South Church St - P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

**CHECK SHEET**

The sheets listed below, which are inclusive of the tariff, are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this sheet.

<u>Sheet</u>	<u>Revision Level</u>
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original
19	Original

When a tariff is made with the TRA, an updated Check Sheet accompanies the tariff filing.

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Issued Date: June 26, 2002

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The Information Bureau, Inc.

113 South Church St - P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

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(423) 727-3001 Fax: (423) 727-3002

## SYMBOLS

The following are the only symbols used for the purposes indicated below:

- D- Delete or Discontinue
- I- Change Resulting In An Increase To A Customer's Bill
- M- Moved From Another Tariff Location
- N- New
- R- Change Resulting In A Reduction To A Customer's Bill
- T- Change In Text Or Regulation But No Change In Rate Or Charge

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## **SHEET NUMBERING AND REVISION LEVELS**

- A. **Sheet Numbering** - Sheet numbers appear in the upper right corner of the sheet. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. **Sheet Revision Numbers** - Revision numbers also appear in the upper right corner of each sheet. These numbers are used to determine, the most current sheet version on file with the FPSC. For example, the 4<sup>th</sup> revised Sheet 14 cancels the 3<sup>rd</sup> revised sheet 14. Because of various suspension periods, deferrals, ect. the sheet number on file with the Commission is not always the tariff sheet in effect. Consult the Check Sheet for the sheet currently in effect.
- C. **Paragraph Numbering Sequence**- There are nine levels of paragraph coding. Each level of coding is subservient to the next higher level:
- 2.
  - 2.1
  - 2.1.1
  - 2.1.1.A.
  - 2.1.1.A.1.
  - 2.1.1.A.1.(a)
  - 2.1.1.A.1.(a).I
  - 2.1.1.A.1.(a).I.(i).
  - 2.1.1.A.1.(a).I.(i).(1).

## SECTION 1 -TECHNICAL TERMS AND ABBREVIATIONS

**Access Line-** An arrangement that connects the Customer's location to a company's switching center or point of presence.

**Authorized User-** A person, firm, corporation, or any other entity authorized by the customer to communicate utilizing the Company's service.

**Company-** The Information Bureau, Inc. ("TIB")

**Commission-** The Tennessee Regulatory Authority

**Customer-** The person, firm, corporation, or other entity that orders service and is responsible for payment of charges and compliance with the Company's.

**ILEC-** Incumbent Local Exchange Carrier

**Local Exchange Services-** Telecommunications services furnished for use by end-users in placing and receiving local telephone calls within local calling areas.

**Resold Local Exchange Service-** A service composed of the resale of exchange access lines and local calling provided by other authorized Local Exchange Carriers.

**TRA-** Tennessee Regulatory Authority

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## **SECTION 2 - RULES AND REGULATIONS**

### **2.1 Undertaking of "TIB"**

The Company's services are provided on a monthly basis unless otherwise indicated and are available twenty-four hours per day, seven days per week.

### **2.2 Limitations**

2.2.1 Service is offered subject to the availability of the necessary ILEC facilities and equipment, and subject to the provisions of this tariff.

2.2.2 "TIB" reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer is using service in violation of provisions of this tariff, or in violation of the law.

2.2.3 The local service offerings provided under this tariff are controlled by "TIB", and the Customer may not transfer or assign the use of service without the express consent of "TIB".

2.2.4 Prior permission from "TIB" is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.

### **2.3 Use**

Services provided under this tariff may be used for any lawful purpose for which the service is technically suited.

### **2.4 Liabilities of the Company**

2.4.1 "TIB's" liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in transmission which occur in the course of furnishing service, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the faults in transmission occur.

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- 2.4.2 "TIB" shall not be liable for claim or loss, expense or damage (including indirect, special or consequential damage), for any interruption, delay, error, omission, or defect in any service provide under this tariff, if caused by nay person or entity other than "TIB", by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any cause beyond "TIB's" direct control.
- 2.4.3 "TIB" shall not be liable for, and shall be fully indemnified and held harmless by a Customer against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copy-right or patent, unauthorized use of trademark, trade name, or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data, information, or other content revealed to, transmitted, or used by the Company under this tariff; or for any act or omission of the Customer; or for any personal injury or death of any person caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use or removal of equipment or wiring provided by the Company or it's underlying ILEC, if not directly caused by negligence of the Company.
- 2.4.4 No agent or employee of any other carrier shall be deemed to be an Agent or employee of "TIB".
- 2.4.5 "TIB" shall not be liable for any defacement of or damages to the premises of a Customer resulting from the furnishings of service, which is not the direct result of the Company's negligence.

## **2.5 Deposits**

The Company does not require a deposit from the Customer.

## **2.6 Payment for Service**

- 2.6.1 The Customer is responsible for all charges for services and equipment furnished to the Customer or to an authorized user of the Customer by "TIB". All charges due by the Customer are payable to "TIB" or to "TIB's" authorized agent. Terms of payment shall be according to the rules and regulations of "TIB" and subject to the rules of regulatory agencies.
- 2.6.2 The Customer must prepay the applicable installation charge and the first month local exchange service charge before service begins, then the Customer must prepay each month for all services rendered. In each subsequent month the Customer will be mailed an invoice via US Postal Service no later than 10 days before the due date.
- 2.6.3 If service is suspended and the Customer restores service, the Customer is required to pay any remaining balance and a restoration fee.
- 2.6.4 If the telephone service is disconnected and the Customer wishes to reinstate the service, the Customer is required to pay any remaining balance and a reconnection fee.

## **2.7 Taxes**

All state and local taxes including but not limited to franchise fees, excise tax, sales tax, municipal utilities tax, 911 assessments and FCC charges are listed as separate line items and are not billed by the Company as separate line items on Customer's invoice and are not included in any rates set forth in this Tariff.

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## **2.8 Terminal Equipment**

The Company's service may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems, such as a PBX, key system or pay telephone. Such terminal equipment shall be furnished and maintained at the expense of the Customer. The Customer is responsible for all costs at their premises, including personnel, wiring, electrical power, and the like incurred in the use of the Company's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry.

## **2.9 Installation and Termination**

Service is installed upon mutual agreement between the Customer and the Company. The agreement will determine terms and conditions of installation and for termination of service. The service agreement does not alter rates specified in this tariff.

### **2.9.1 Quality of Service**

As a reseller and UNE platform provider, the quality of service provided to the "TIB" end users would be equal to that received from the Company's underlying carrier.

## **2.10 Other Rules**

2.10.1 The Company reserves the right to refuse to process Credit Card payments when authorization for use of the card is rejected or cannot be validated.

2.10.2 The Company reserves the right to discontinue service, limit service, or to impose requirements on Subscribers as required to meet changing regulatory rules and standards of the Tennessee Regulatory Authority.

## **2.11 Cancellation by the Customer**

When a Customer desires to have his/her service terminated, he/she must notify "TIB" either orally or in writing.

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## **2.12 Interconnections**

Service furnished by "TIB" may be connected with the services or facilities of other carriers or enhanced service providers. The Customer is responsible for all charges billed by these entities for use in connection with "TIB's" service. Any special interface equipment or facilities necessary to achieve compatibility between these entities is the responsibility of the Customer. The Company shall not be liable for any act of omission of any other company by furnishing a portion of such service.

## **2.13 Refusal or Discontinuance by Company**

"TIB" mails the Customer a statement between 10-18 days prior to the due date. The due date is clearly indicated on the statement. The statement also includes a notice to the Customer that service may be disconnected after the due date if payment is not made in full. "TIB" reserves the right to suspend customers rather than disconnect customers, depending upon the circumstances. "TIB" may suspend, refuse, or discontinue service under the following conditions:

- (a) For non-compliance with or violation of any State, Municipal, or Federal law, ordinance, or regulation pertaining to telephone service.
- (b) For use of telephone service for any other property or purpose than that described in the application.
- (c) For neglect or refusal to provide reasonable access to "TIB" or its agents for the purpose of inspection of service or maintenance of equipment that may be owned by "TIB" and its Agents.
- (d) For noncompliance with or violation of Commission regulation or "TIB's" rules and regulations on file with the Commission.
- (e) For nonpayment of bills.
- (f) If the Customer or an authorized user of the service used the service in such a manner as to adversely affect "TIB's" service to others.
- (g) In the event of unauthorized or fraudulent use of service.

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- (h) Without notice by reason of any order or decision of a court or other government authority having jurisdiction that prohibits "TIB" or it's underlying ILEC from furnishings such services.

#### **2.14 Interruption of Service**

Credit allowances will not be made for interruptions of services that are due to the Company's underlying ILEC's testing or adjusting, due to the negligence of the Customer, or to the failure of channels, equipment or communications systems provided by the Customer. It shall be the obligation of the Customer to notify "TIB" immediately of any interruption in service for which a credit allowance is being requested.

Before giving such notice, Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by the Customer and connected to "TIB's" underlying ILEC terminal.

#### **2.15 Restoration of Service**

The restoration of previously denied or disconnected service shall be in accordance with the provisions of this document.

#### **2.16 Test, Pilot Programs, Promotional Campaigns and Contests**

"TIB" may conduct pilot programs and promotions at its discretion to demonstrate the ease of use, quality of service and to promote the sale of its services. The Company may also waive a portion or all processing fees or installation fees for winners of contest and other occasional promotional events sponsored or endorsed by the company. From time to time, the Company may waive all processing fees for a Customer for the purposes of customer goodwill.

#### **2.17 Cost of Collection and Repair**

2.17.1 The Customer is responsible for any and all cost incurred in the collection of monies due to "TIB" including legal and accounting expenses. The Customer is also responsible for recovery cost of TIB-provided equipment and any expenses for repair or replacement of damaged equipment.

2.17.2 The Customer is responsible for arranging for repair and payment for repair for any service outages that are on the Customer's

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premise or any other such repair if the outage was not directly caused by "TIB."

**2.18 Late Fee**

A late fee of 1.5% will be charged on any past due balances beginning 30 days from the mailing date of the bill.

**2.19 Returned Check Charges**

The Customer will be charged \$25.00 whenever the institution upon which it is drawn dishonors a check or draft presented for payment of service.

**2.20 Access to Telephone Relay Services**

Where required by the Commission, the Company will participate in telephone relay services for handicapped and/or hearing-impaired end users, and will comply with all regulations and requirements. The Company shall impose any monthly surcharge or any other related charge upon its local telephone service subscribers, as may be required by state law.

**2.21 Access to Carrier of Choice**

"TIB's" local service subscribers shall have the right to select the Long Distance Service Provider (LDSP) of their choice. The LDSP service provider should request confirmation and verifications of choice from its Customers no later than the date of submission of its first bill to the Customer. The LDSP service provider should maintain signed letters of agency or confirmations of choice on file for use in dispute resolution.

**2.22 Directory Listings**

2.22.1 The Company does not publish a directory of subscriber listings, however; the Customer's main billing number will be placed in the directory or directories of the dominant local exchange carrier.

2.22.2 Reference specified herein for directory listings apply only to the alphabetical section of the directory. Listings are intended solely for the purpose of identifying subscriber's telephone number and as an aid to use of telephone service.

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**The Information Bureau, Inc.**

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(423) 727-3001 Fax: (423) 727-3002

- 
- 2.22.3 In accepting listings as requested by subscribers, the Company will not be a party to controversies between subscribers as a result of the publication of such listings in the directories

**2.23 911 Service**

- 2.23.1 The Company provides access to 911 Service for emergency calling at no charge. This service is provided via the Company's contracted carrier's network.
- 2.23.2 911 information consisting of the names, addresses and telephone and telephone numbers of all telephone customers is confidential. The Company will release such information after a 911 call has been received, on a call-by-call basis, only for the purpose of responding to an emergency call in progress.
- 2.23.3 The 911 calling party, by dialing 911, waives the privacy afforded by non-listed and non-published service to the extent that the telephone number, name, and address associated with the originating station are furnished to the Public Safety answering point.
- 2.23.3 The Company assumes no liability for any infringement, or invasion of any right or privacy of any person or persons caused, or claimed to be caused, directly or indirectly by the use of the 911 Service.

**2.24 Directory Assistance**

The Company does not provide local directory assistance. Access to directory assistance may be obtained by dialing 1+555+1212 or 411 for other listings. Customers will be billed @\$1.25 for each intrastate directory assistance call. The directory assistance charge will be applied to each call regardless of whether the directory assistance bureau is able to furnish the numbers if requested.

**2.25 Miscellaneous Rates and Charges**

The Company adjusts its rates and charges or imposes additional rates and charges on its Customers in order to recover amounts it is required by governmental or quasi-governmental authorities to collect from, or pay to others, in support of statutory or regulatory programs. Examples of such programs include, but are not limited to: the Universal Service Fund and the Primary Interexchange Carrier Charge.

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## **2.26 Rates for Hearing or Speech Impaired**

For properly certified hearing or speech impaired Users who communicate via a TDD, the Company will issue upon request a credit for certain intrastate toll charges for calls made between TDDs. Users using TDDs with the assistance of the relay center will receive a credit on their subsequent bill equal to fifty (50%) of the rate for the applicable rate period. If either the User or the called party indicate that either party is both hearing and visually impaired, the call shall be discounted by twenty-five (25%) of the applicable rate. Such credit does not apply to surcharges on per call add-on charges for operator services when the call is placed by a method that would normally incur the surcharge.

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### **SECTION 3 – DESCRIPTION OF SERVICE**

#### **3.1 Service Area**

“TIB” will resell all of the underlying carrier’s available features and services for residential Customers that are eligible for resale.

#### **3.2 Local Exchange Service**

“TIB” offers to residential customers flat rate, unlimited “TIB” local service with access to 911, operator services, toll free numbers and relay services.

3.2.1 The Company’s local telephone Service provides a Customer with the ability to:

- place or receive call to any calling station in the local exchange calling area
- access basic 911 Emergency Service
- access the interchange carrier selected by the Customer for long distance calling
- place or receive calls to toll telephone free numbers

3.2.2 The Company’s service cannot be used to originate calls to other telephone companies caller-paid information services. The Company blocks these calls.

#### **3.3 Maintenance Plan**

“TIB” offers a maintenance plan to the Customers that would cover local service outages that require repairs to the Customer’s inside wiring. The plan does not include any repairs to deliberately caused outages on the Customer’s premise.

**SECTION 4 - RATES****4.1 The Information Bureau, Inc. ("TIB") Rates****4.1.1 Local Exchange Service**

"TIB" offers local exchange service on a pre-paid basis as follows:

	<u>Residential:</u>	<u>Business:</u>
<b>4.1.2 Installation Charges</b>		
4.1.2.1 New Line	\$ 35.00	\$ 35.00
4.1.2.2 Restoration fee	\$ 20.00	\$ 20.00
4.1.2.3 Reconnection fee	\$ 35.00	\$ 35.00
<b>4.1.3 Service Rates</b>		
4.1.3.1 Basic service	\$ 10.00	\$ 15.00
4.1.3.2 Caller ID	\$ 7.60	\$ 7.60
4.1.3.3 Call Waiting	\$ 3.80	\$ 3.80
4.1.3.4 Call Return	\$ 4.00	\$ 4.00
4.1.3.5 Call Forwarding	\$ 2.00	\$ 2.00
4.1.3.6 Three-Way Calling	\$ 4.00	\$ 4.00
4.1.3.7 Call Block	\$ 2.00	\$ 2.00
4.1.3.8 Repeat Dialing	\$ 2.00	\$ 2.00
4.1.3.9 Package -A- (Item 4.1.3.2 to 4.1.3.8)	\$ 10.00	\$ 10.00
<b>4.1.4 Optional Services</b>		
4.1.4.1 Unpublished Number	\$ 2.00	\$ 2.00
4.1.4.2 Voice Mail	\$ 7.50	\$ 7.50
4.1.4.3 Maintenance Plan	\$ 5.00	\$ 5.00

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Issued Date: June 26, 2002

Effective Date:

Submitted By:

The Information Bureau, Inc.

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#### **4.1.5 Fractional Charges**

Charges for fractional part of a month are calculated by counting the number of days remaining in the billing period after the service is furnished. Divide that number of days of the current month. The result is then multiplied by the applicable monthly service charge to arrive at the appropriate fractional monthly service charge.

#### **4.2 Individual Case Basis Arrangements**

Arrangements will be developed on a case-by-case basis in response to a bona fide special request from a Customer or prospective Customer to develop a competitive bid for service not generally available under this tariff. Individual case basis rates will be offered to the Customer in writing and on a non-discriminatory basis. All such rates will be submitted to the Commission for approval, and will be made part of this tariff.

#### **4.3 Service Area**

"TIB" will serve all areas of Tennessee that are serviced by an Incumbent Local Exchange Service provider for which "TIB" has a resale or comprehensive agreement that includes an unbundled network elements platform.

## **SECTION 5 - BILLING CONTENTS**

### **5.1 Billing Contents**

The Company's customer bill contains the following information:

- Name and address of The Information Bureau, Inc. ("TIB")
- "TIB's" Service/Inquiry number
- Name and Address of the Customer
- Bill Date
- Due Date
- All Account Numbers
- Invoice Number
- Detail of Charges
- Summary of Charges

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Issued Date: June 26, 2002

Effective Date:

*Submitted By:*

**The Information Bureau, Inc.**

113 South Church St - P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002

**EXHIBIT P**

The Information Bureau, Inc.

**Sample Bill**

*Submitted By:*

**The Information Bureau, Inc.**  
113 South Church St - P. O. Box 49, Mountain City, TN 37683  
(423) 727-3001 Fax: (423) 727-3002



**The Information Bureau, Inc.**  
P. O. Box 49  
Mountain City, TN 37683 (USA)  
Tel: (423) 727-3001 Fax: (423) 727-3002  
<http://www.tib.com>

Page Number: 1  
Account Number: 00000000  
Invoice Number: 00000000  
Billing Date: 00/00/2002

Balance Forward	Credits/ Adjustments	Payments	Current Charges	Total Due	Due Date
	0.00				

Balance Forward  
Total Payments:  
Payment:

Current Charges (See Summary of Charges):

Local Service:  
FCC Approved Line Charges:  
Taxes and Surcharges:

Total Current Charges:  
Total Amount Due By:

Thank you for providing The Information Bureau, Inc. with the opportunity to serve as your telephone service provider.

If you have any questions regarding your service or billing, please contact our Commercial Services group at 423-727-3001.

For Billing Inquiries, contact us at 423-727-3001.

Please detach and return with payment

Account Number	Invoice Number	Billing Date	Due Date	Total Amount Due	Total Amount Paid
00000000	00000000	00/00/2002	00/00/2002	00/00/2002	\$ _____

Send Payments to:  
**The Information Bureau, Inc.**  
P.O. Box 49  
Mountain City, TN 37683

*Please make address and/or telephone number changes below*




**The Information Bureau, Inc.**  
P. O. Box 49  
Mountain City, TN 37683 (USA)  
Tel: (423) 727-3001 Fax: (423) 727-3002  
<http://www.tib.com>

Page Number: 2  
Account Number: 00000000  
Invoice Number: 00000000  
Billing Date: 00/00/2002

-- Summary of Charges --

Balance Forward

Payments

Invoice 0000000000 Check #0000 Posted  
00/00/2002

Total Payments

Current Charges

Local Service

Business Local Dial Tone 1 Party  
00/00/0000 - 00/00/2002

Business Local Dial Tone Multi Line  
00/00/0000 - 00/00/2002

Touch Tone Calling Service  
00/00/2002 - 00/00/2002

Local Service Total

FCC Approved Line Charge

Fcc Approved Customer Line Charge

Fcc Approved Line Charge Total

Taxes and Surcharges]

Federal Excise Tax

State Tax

911 Service Fee

Federal Universal Service Fund

Taxes and Surcharges Total

Total Charges

Total Current Charges

-- Total Balance Due

Payment due By 00/00/2002 --